

*Series on Women's Entrepreneurship Development
and Gender Equality — WEDGE*

The Challenges of Growing Small Businesses: Insights from Women Entrepreneurs in Africa

by Pat Richardson, Rhona Howarth and Gerry Finnegan

InFocus Programme on Boosting Employment
through **S**mall **E**nterpris**E** Development
Job Creation and Enterprise Department



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Foreword

The ILO's Programme on Boosting Employment through Small Enterprise Development (SEED) has been able to intensify its support for women's entrepreneurship development in Ethiopia, Tanzania and Zambia thanks to the support provided by Development Cooperation Ireland. During 2002, the ILO commissioned comprehensive reviews of existing literature on women entrepreneurs in each of the three countries. Based on these reviews, a number of key issues were identified that merited further investigation and research. Between 2002 and 2003, the ILO commissioned a series of three linked studies with a particular focus on issues relating to women entrepreneurs — "Going for growth". This research in Ethiopia, Tanzania and Zambia involved interviews with more than 360 women entrepreneurs.

The research process proved to be invaluable in as far as it identified problems and issues that required immediate attention and action. The findings shed considerable light on the situations facing women entrepreneurs in trying to start, grow and formalize their businesses. The reports emphasized the significant contribution that women are making to enterprise creation and employment. From the three countries, we find that the women-owned enterprises in the sample employed between 6 to 8 workers, and this figure is increasing. These substantial findings have helped to "debunk" the idea that women entrepreneurs are largely engaged in petty trading.

In addition, the findings informed many of the ILO's support actions in each of the three countries, involving support on issues such as improving market access, strengthening associations of women entrepreneurs, promoting women entrepreneur role models, and generally creating a high profile for the contribution of women entrepreneurs in the national economies.

In gathering the background information, the authors identified a large number of resource documents and these have been included as a final section in the report, thus providing a valuable resource for practitioners, policy-makers and academics alike.

The entire process has involved a large number of actors, too numerous to mention. However, particular reference should be made to the contributions made by the three national research teams: in Ethiopia, Zewde and Associates, led by Mr. Zewde Biratu; in Tanzania, University of Dar es Salaam Entrepreneurship Centre (UDEC), led by Dr. Marcelina Chijoriga; in Zambia, JUDAI Consultants, led by Ms. Monica Munachonga.

The ILO has undertaken this work in partnership with national governments: Ministry of Trade and Industry in Ethiopia; Ministry of Industry and Trade in Tanzania; and Gender in Development Division (GIDD), Cabinet Office, Zambia. The ILO's work on women's entrepreneurship development is seen as an important means of action for promoting gender equality in the field of enterprise creation and growth. The efforts being made by governments, such as in Tanzania, to improve gender mainstreaming in SME policy implementation can largely be attributed to the ILO's supportive interventions. Similarly, governments in other neighbouring countries, such as Kenya, are also beginning to benefit from this work. Furthermore, lessons emerging from the research and subsequent ILO actions are not limited to the African context, but they also help to inform the ILO's technical work in this field globally.

I wish to express thanks to colleagues in ILO offices in Addis Ababa, Dar es Salaam and Lusaka for their support for this work. In addition, I thank Ms. Christine Vuilleumier for her support in finalizing this report, and Ms. Grania Mackie for considerable assistance provided during the research process.

Gerry Finnegan
Director a.i.
SEED Programme

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Executive summary

This report provides a synthesis of the findings from the Jobs, Gender and Small Enterprises in Africa – a Study on Women’s Enterprise Development (the WED Study), which was carried out in Ethiopia, Tanzania and Zambia throughout 2002. This was an action research project and funded as part of Ireland Aid’s Partnership Programme with the International Labour Organization (ILO) and its InFocus Programme on Boosting Employment through Small Enterprises Development (IFP/ SEED). The study was directed by Gerry Finnegan from the Women’s Entrepreneurship Development and Gender in Enterprise (WEDGE) Team within SEED and undertaken by a partnership of three nationally-based research groups – Julé Development Associates International (JUDAI) Consultants in Zambia, Zewde and Associates PLC in Ethiopia and the University of Dar Es Salaam’s Entrepreneurship Centre (UDEEC) in Tanzania together with two international consultants Dr. Pat Richardson and Rhona Howarth from the UK. The primary aim of the research was to:

Identify ways in which Governments, the ILO, donors, NGOs and the private sector can improve the prospects for women’s entrepreneurship in the three designated countries and enhance the contribution of women entrepreneurs to the creation of meaningful and sustainable employment opportunities and poverty alleviation.

The WED Study involved interviewing 379 women business owners (123 surveyed plus 5 case studies in Ethiopia, 128 surveyed and within these 15 case studies in Tanzania and 118 surveyed plus 5 case studies in Zambia). This synthesis report, as the title suggests, provides an overview of the whole project, its findings and the issues arising from the study. In particular it provides an insight and contributes to the understanding of the critical factors impacting on women’s enterprise, jobs and gender in Africa at this time. The report also provides a very useful list of references for related reports and documentation, classified by geographical area and focus of interest.

Acknowledgements

The authors would like to acknowledge and express their gratitude to all of the three consultancy groups for all of their hard work: to Zewde Biratu and his team from Zewde & Co. in Addis Ababa, Ethiopia; to Marcellina Chijoriga and her team at University of Dar es Salaam Entrepreneurship Centre (UCED), Tanzania; and to Monica Munachonga and her team at JUDAI Consultants. Thanks also go to the local area and regional offices of the ILO in Addis Ababa, Lusaka and Dar es Salaam, as well as to colleagues in ILO Geneva, for their help throughout the study. Particular mention should be made of Urgessa Bedada, Senior Programme Officer, and Rahel Kebede, Communications Officer, ILO Addis Ababa; Dereje Alemu, WEDGE Expert in Ethiopia; Nigest Haile, Head of Women's Affairs Department in Ministry of Trade and Industry, Ethiopia; Mr. Morten Lehmann, Programme Officer, ILO Dar es Salaam; Desystant Massawe and Consolatha Ishebabi, SME Section, Ministry of Industry and Trade, Tanzania; Dixon Moyo, Jobs in Africa Programme (Zambia); Grania Mackie, Associate Expert, WEDGE Team; Catherine Heyn and Bill Saleter, SAFEWORK; Giovanna Rossignotti, IFP/SEED; Mary Kwar, GENPROM; Manuela Tomeii, DECLARATION; Adriana Mata-Greenwood, STAT; and Christine Vuilleumier, IFP/SEED, ILO Geneva.

Last but not least, our thanks to all of the women entrepreneurs in the three countries who gave up their time to be interviewed and then give us feedback on our research findings to ensure that our recommendations were embedded in their needs.

This report is dedicated to Mr. Mukelelabo Muliwana, one of our colleagues in the Zambian Team who was sadly killed in a road accident towards the end of the research project. This report acknowledges the contribution of Mr. Muliwana to the development of MSEs in Zambia.

Acronyms

AEMFI	Association of Ethiopian Micro-Finance Institutions
BDS	Business Development Services (Services including training, counselling and advice that supports the growth and development of the business)
CSA	Central Statistical Authority (<i>Ethiopia</i>)
CSO	Central Statistical Office (<i>Ethiopia and Zambia</i>)
COMESA	Common Market for Eastern and Southern Africa
EOTF	Equal Opportunities for all Trust Fund (<i>Tanzania</i>)
ESRF	Economic and Social Research Foundation (<i>Tanzania</i>)
FAWETA	Federation of Women Entrepreneurs in Tanzania
FCM	Faculty of Commerce and Management (<i>University Dar es Salaam</i>)
FeMSEDA	Federal Micro and Small Enterprises Development Agency (<i>Ethiopia</i>)
FDRE	Federal Democratic Republic of Ethiopia
GDP	Gross Domestic Product
GIDD	Gender in Development Division (<i>Government of the Republic of Zambia</i>)
GNP	Gross National Product
GRZ	Government of the Republic of Zambia
GTZ	German Technical Cooperation Organization
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IFP/SEED	InFocus Programme of the ILO on Boosting Employment through Small Enterprise Development
IGA	Income Generating Activity
ILO	International Labour Organization
JUDAI	Julé Development Associates International (<i>Zambia</i>)
MCTI	Ministry of Commerce, Trade and Industry (<i>Zambia</i>)
MEDAC	Ministry of Economic Development and Cooperation
MFI	Micro-finance Institutions
MIT	Ministry of Industry and Trade (<i>Tanzania</i>)
MTI	Ministry of Trade and Industry (<i>Ethiopia</i>)

MSE	Micro and Small Enterprises
NBS	National Bureau of Statistics (<i>Tanzania</i>)
NGOs	Non-Government Organizations
PRSP	Poverty Reduction Strategic Program
ReMSEDA s	Regional Micro and Small Enterprises Development Agencies (<i>Ethiopia</i>)
SADC	Southern Africa Development Community
SAP	Structural Adjustment Programme
SEED	Small Enterprise Development (<i>Organization in Tanzania</i>)
SIDO	Small Industries Development Organization (<i>Tanzania</i>)
SME	Small and Medium Enterprise
SUWATA	Shirika la Uchumi la Wanawake Tanzania (<i>Business Association</i>)
TAFOPA	Tanzania Food Processing Association
TBS	Tanzania Bureau of Standards
TCCIA	Tanzania Chamber of Commerce, Industry and Agriculture
TEVET	Technical Education Vocational and Entrepreneurship Training
TITBs	Trade Industry and Tourism Bureaux (<i>Ethiopia</i>)
TOT	Training of Trainers
UDEC	University of Dar es Salaam Entrepreneurship Centre
UDSM	University of Dar es Salaam
UNIDO	United Nations Industrial Development Organization
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNFPA	United Nations Fund for Population Activities
URT	United Republic of Tanzania
VETA	Vocational Education and Training Authority (<i>Tanzania</i>)
VIBINDO	Viwanda na Biashara Ndogondogo (<i>Business Association Tanzania</i>)
WADs	Women Affairs Divisions (<i>Ethiopia</i>)
WDF	Women Development Fund (<i>Tanzania</i>)

WED	Women’s Enterprise Development
WED Study	The Jobs, Gender and Small Enterprises in Africa – a study on Women’s Enterprise Development as detailed in this report
WEDAZ	Women Entrepreneurship Development Association of Zambia
WEPC	Women’s Enterprise Promotion Centre (<i>Ethiopia</i>)
WEDGE	Women’s Entrepreneurship Development and Gender Equality (<i>Team within IFP/SEED, ILO</i>)
ZCSMBA	Zambia Chambers of Small & Medium Business Association
ZFAWIB	Zambia Federation of Associations of Women in Business

The Gender lexicon

Gender was taken as an integral and cross-cutting issues throughout the WED Study. A good working definition of gender for the purposes of the WED Study was taken from Hilhorst and Oppenoorth (1992) and is given in the main text of the report.

“In considering gender issues and their impact on women, it is useful to distinguish between ‘women’s condition’ – their material state, including poverty, excessive work burdens, and lack of access to resources; and ‘women’s’ position – their social and economic standing relative to men. This distinction between condition and position leads to a differentiation of practical gender needs versus strategic gender interests. The practical gender needs of women (and men) derive in part from their need to provide a livelihood for themselves and their families. They must accomplish this within the roles allocated to them by the gender-based division of labour that prevails in their society”.

“Strategic gender interests are related to the need of women [and men] for a milieu that allows them to be self-confident, to articulate their views and to acquire more say in decision making, an improved negotiating position, and access to power structures. Strategic gender interests, unlike practical gender needs, cannot be observed; they must be deduced by analysing the position of women in a given society. This involves making ethical and cultural judgements about equity and social justice” (see also Moser, 1993 and Kantor, 2001).

The meanings associated with the use of various gender terms are as follows:

Gender sensitive/aware: This refers to policies and programmes that explicitly recognize differences between women and men, and these will impact on the woman or man’s ability to participate in entrepreneurship, enterprise creation and development.

Gender specific (women specific): Policies and programmes targeted specifically at women or men (women in the context of this paper) in order to benefit them within the prevailing context of gender relations. Interventions are based on accurate evaluations of gender relations in society, and they are required in order to redress imbalances (biases) in significant fields.

Gender neutral: Gender sensitive policies which represent the current division of labour and resources, opportunities and constraints between women and men, and seek to intervene in this context without changing it.

Gender blind: policies and programmes that do not take account of differences between women and men, and consequently are frequently based implicitly on male actors. Such programmes are thought to be gender neutral, but because of the implicit focus on male actors, they tend to support men’s needs and interests and neglect those of women.

Gender failures: These result from gender blind policies and programmes, such as the assumption that the market is free from bias, with all society members receiving equal treatment and access. Policies based on this assumption may not assist women, who in reality have different access to and relations with the market compared to men.

Gendered sector: A sector of the economy which is perceived as having the particular dominant attributes of either females or males. Often these sectors are dominated by either women or men, and their respective (perceived) attributes are adopted by/within the sector. The caring sector (such as nursing or day care) tends to be “female”, since caring is perceived in some societies a “female” attribute.

1. Introduction and background

1.1 Background

In this period of globalization of world trade, an increasing role is being assigned to the private sector in many developing countries. In parallel to, and as part of this shift, there has been the emergence of the micro and small-scale enterprise¹ (MSE) sector as a significant component in economic development and employment. In many countries this sector – with both its informal and formal components – has increasingly been seen as a means of generating meaningful and sustainable employment opportunities, particularly for those at the margins of the economy – women, the poor and people with disabilities (ILO, 1998). For example a recent International Labour Organization (ILO) report on Zambia estimated that MSEs were responsible for employing nearly 55 per cent of the working population, a figure which increases to almost 82 per cent when unpaid family workers are included (ILO, 2000). In Tanzania recent estimates show the MSE sector employing 3–4 million people, which is 20–30 per cent of the total labour, force and contributing between 35 and 45 per cent of GDP (Massawe, 2000 and Finseth, 1998).

While the MSE sector is expanding in the majority of countries throughout the world – in many cases creating markets and quickly adapting to the ever-changing needs of global consumers – it is clear that these smaller enterprises face particularly severe competition as many of them operate at the margins of the formal economy with far less resources to hand than the larger global players. In addition, micro and small enterprises have tended to suffer from a “scale bias” under national and regional industrial and enterprise development policies that are not always supportive (ILO, 2001). For example, universally in relative MSEs face the additional burdens of procedural and administrative problems relating to registration, licensing, formalization and resource acquisition, in terms of their access to and management of finance, space, land and people.

One characteristic of MSEs that contrasts to that of larger business is the relative larger presence of women as enterprise owners. In Tanzania, at least one-third of MSE operators are thought to be women (URT, 1995). A wide range of donor and national government programmes has targeted these women and supported their entry into the sector.² These programmes have included training and enterprise support, the establishment of micro-credit programmes aimed specifically at women, and support for business development agencies so that in turn they may provide appropriate and gender aware support for women as clients.

While women are active in MSEs, they face particular problems and challenges in developing their businesses. In addition to those problems faced by all small-scale entrepreneurs, it is commonly asserted that women frequently face gender bias in the socio-economic environment in which they operate. They face additional or at least different social, cultural, educational and technological challenges than men when it comes to establishing and developing their own enterprises, and accessing economic resources (Mayoux, 2001). Furthermore, it is recognized that women in most societies carry the added burden of family and domestic responsibilities, and this has a detrimental or limiting impact upon their ability to generate income outside of the home.

¹ Throughout the report the words enterprise and business and business/enterprise owner and entrepreneur are used interchangeably. Definitions of the term micro and small enterprise as used in this study are given later in section 1.3.4 (i).

² See Kantor (2001) and Goheer (2003) for recent ILO reports, and for references relating to Ethiopia, Tanzania and Zambia see URT (1995 a & b); CSO/ICMS (1996), and CSA (1997c).

Numerous research reports have been produced on the situation facing micro and small-scale entrepreneurs in a number of African countries, and on women entrepreneurs specifically (for example see Rutashobya & Olomi, 1999; Hayat, 1997; Haile, 1998; ECA, undated; Hansen, 1989; Lwihula, 1999; Mayoux, 1988; Nchimbi, 2000; and Shuster, 1982).³ The ILO has also provided support and published widely in this area. In the mid-1990s, an ILO project in Asia aimed at promoting entrepreneurship among women in small and cottage industries in five Asian countries, viz. India, Nepal, the Philippines, Sri Lanka and Thailand, and gathered considerable information on the status of women entrepreneurs in each of these countries (see for example Mishra, 1966). Subsequently, with the creation of the ILO's InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED), an emphasis has been placed on enhancing economic opportunities for women, and examining the issues which hinder and help in this respect. A series of working papers on women's entrepreneurship has been produced by the Women's Entrepreneurship Development and Gender Equality (WEDGE)⁴ team and to date studies have been prepared on Bangladesh (Karim 2001); Africa and Asia (Tunisia and Zimbabwe in Africa, and Bangladesh and the Philippines in Asia – Marcucci, 2001); the Caribbean (Barbados, Suriname and Trinidad and Tobago – Ferdinand, 2001); Bulgaria (Stoyanovska, 2001); Albania (Bezhani, 2002), Pakistan (Goheer, 2003), and Viet Nam (Barwa, 2003), as well as further reports on Mauritius (Essoo, 2003) and the Indian Ocean Islands (ILO, 2003). At the time of writing, reports on Laos, Cambodia, Cameroon, Turkey, Azerbaijan and Georgia are in the pipeline. In addition, two further papers have been prepared on best practice programmes and projects (Kantor, 2001), as well as on best practice policies to support women's entrepreneurship (Mayoux, 2001).

The OECD has also devoted considerable attention to the promotion of women's entrepreneurship, and two international conferences have been organized on this topic (see OECD 1997 and 2000). Women's entrepreneurship in particular is attracting the attention of policy makers and researchers because it has been recognized during the last decade as an important untapped source of economic growth. However, we still lack a reliable and detailed picture of the economic impact of women's entrepreneurship (Hall, 2003). Furthermore, as part of its preparations for its SME Ministerial Conference in Istanbul, Turkey (June 2004), the theme of Fostering Women's Entrepreneurship has been comprehensively addressed (see Delmar and Holmquist, 2003, and Finnegan, 2003a), and the Conference provides the opportunity to extend efforts and to further enhance knowledge about how women's entrepreneurship affects economic growth and development (Hall, 2003).

However, to date much of the research focus in developing countries has tended to be on the position and profiles of women as micro and informal entrepreneurs, as well as on examining broad generic problems facing women as a whole. Far less is known about the specific group of women who are formalizing and growing their businesses beyond the survival level. There are also knowledge gaps on the socio-economic and business realities facing such women entrepreneurs, especially in the African context. It was these issues and questions that prompted this particular research process on "Jobs, Gender and Small Enterprises in Africa – a study on Women's Enterprise Development", in three African countries – viz. Ethiopia, Tanzania and Zambia. Throughout the report, this will be referred to as the WED Study.

³ At the end of the report there is an extensive bibliography which provides a source of references on women's enterprise in Ethiopia, Tanzania, Zambia, Africa in general, and elsewhere.

⁴ The relevant ILO website is as follows: www.ilo.org/seed (go to Women's Entrepreneurship Development).

1.2 Aims and objectives

In association with the ILO's offices in Ethiopia, Tanzania and Zambia, and as a contribution to the ILO's Jobs in Africa Programme, the IFP/SEED Programme set out to conduct a series of linked studies examining the factors affecting women entrepreneurs in establishing and growing their enterprises in these three countries. In addition to contributing to the knowledge base while adding to know-how in this area, the work was also tasked with making recommendations for practical actions that could be implemented. This WED Study was funded as part of the ILO-Ireland Aid (now known as Development Cooperation Ireland) Partnership Programme and its support for the work of the IFP/SEED's WEDGE team.

The overall aim of the WED Study was to:

Identify ways in which Governments, the ILO, donors, NGOs and the private sector can improve the prospects for women's entrepreneurship in the three designated countries and enhance the contribution of women entrepreneurs to the creation of meaningful and sustainable employment opportunities, and poverty alleviation and reduction.

In particular the research set out to achieve the following outcomes:

- To develop a profile of women's enterprise in each country (micro-level);
- To identify the key support structures and aspects of the support environment for enterprise activities (meso-level context);
- To develop a profile of the enabling environment for enterprise and women's MSEs in particular (macro context); and
- To highlight the broader strategic issues impacting upon women entrepreneurs' individual choice and performance as regards enterprise activities.

Throughout the research the aim was to examine and highlight the gender dimensions to those issues discussed, and to identify and examine (where possible and appropriate) linkages with other ILO's SEED activities in-country and in the region.

1.3 The Study approach

A conceptual framework was developed in order to guide this work, based on two separate but related components. The first is the MAIR components on a successful business, as developed by Durham University Business School – MAIR standing for Motivation (and determination); Abilities (skills and experiences); Idea (with a market), and Resources. The second element of the conceptual framework, into which the MAIR ingredients have been embedded, is adapted from the Sustainable Livelihoods (SL) approach, as formulated by several development organizations including DFID, UNDP and OXFAM (see Figure 1). The secondary and primary research processes endeavoured to elucidate the significance of and inter-relationships between the MAIR ingredients and SL components (in an enhanced MAIR-SL framework), and how they impact on women establishing and growing their enterprises, by situating women entrepreneurs at the centre of the enquiry.

The WED Study involved three stages of research and review after the development of the initial conceptual framework:

- **Secondary desk research** which examined previous research and practice in order to map the current understanding of women's enterprise and to identify critical issues and questions for the primary research;
- **Primary field research** which involved interviewing a total of 379 women entrepreneurs who had formally registered businesses in the three countries;
- **Review and national consultation conferences** in each country where key stakeholders – including women entrepreneurs – reviewed and discussed the findings of the research and proposed recommendations for action.

1.3.1 The Team of researchers

The series of linked studies in three countries was carried out under the leadership of a team of two international consultants, Dr. Pat Richardson and Ms. Rhona Howarth of Westfield Consultancy (UK), in partnership with three national teams of consultants: Zewde and Associates PLC, in Ethiopia; University of Dar es Salaam Entrepreneurship Centre (UDEC) in Tanzania, and Julé Development Associates International (JUDAI) in Zambia. The WEDGE team of the ILO's IFP/SEED also played an active role in the entire research process, which was under the overall supervision of Mr. Gerry Finnegan, ILO Geneva.

The research process was seen as a developmental exercise, in that the international consultants would support and provide capacity building for the teams of national consultants, who would in turn undertake the desk-based and fieldwork-based data gathering and action research in-country. Another important dimension to the research was the exchange of ideas and country experiences that the ILO facilitated through two inter-country workshops in Dar es Salaam (April 2002) and Addis Ababa (July 2002), as well as a workshop held in Geneva (October 2002) in preparation for the round of national workshops which was planned for November/December 2002. However, the learning was not a one-way process. Within the partnership team there was a diverse wealth and depth of knowledge and experience about women's enterprise – both within the three study countries and beyond. Consequently there was extensive international and intra-African learning between all parties involved throughout the research process.

1.3.2 The Programme of Work

The WED Study was conducted through three phases of work as outlined below.

Phase One (March – July 2002)

Appointment of national research teams in Ethiopia, Tanzania and Zambia

Development of conceptual underpinnings by international consultants, in association with national research teams and the ILO's WEDGE team

Workshop One (Dar es Salaam, April 2002)

Development of a collective vision among the entire research team

Development of the plans for secondary research in all 3 countries

Secondary Research

Desk-based research undertaken in all 3 countries

Production of secondary research reports

Phase Two (July–Oct 2002)

Workshop Two (Addis Ababa, July 2002)

Examine key issues arising from the secondary research

Agree on the focus and tools for primary research

Agree dissemination arrangements for sharing research findings and modalities for doing so

Primary Research

Field-based research undertaken

Production of draft primary research reports in the 3 participating countries

Geneva workshop on feedback from the field research and preparations for the round of national conferences (October 2002)

Phase Three (Nov. 2002–April 2003)

Stakeholder Consultations

Dissemination, feedback and participatory consultative process at three national conferences (November–December 2002)

Finalize primary research reports, incorporating recommendations arising from consultative process

Produce synthesis report based on all reports and conferences in Ethiopia, Tanzania and Zambia

Present completed work to ILO

1.3.3 The Conceptual framework

“Jobs, gender and small enterprises”, even through the focused lens of women’s enterprise, is an extensive area of investigation covering a broad range of issues stretching from the personal aspects and circumstances of the individuals involved, to the influence of societal-wide values and government policies. The WED Study needed to be cognisant of previous research and experience, and take account of the knowledge gained and the lessons learned to move forward the debate surrounding women’s enterprise in Africa, with particular reference to Ethiopia, Tanzania and Zambia. Furthermore the research approach that was adopted needed to gain a better insight and understanding of the various underpinning issues, rather than looking at simple descriptions of symptomatic issues facing women in developing and growing their own businesses.

Literature in this area is extensive both in form and content. In form it ranges from traditional academic research papers, to government, donor and NGO statements or commentary in a range of informal or “grey” literature, and on a multitude of different web sites. In content terms it addresses generic enterprise issues, those specific to women’s enterprise or gender and enterprise, and those pertaining to experience in both the “developed”/minority/northern world and the developing/majority/southern world.

In order to find an entry into this extensive field of work and guide the research, the teams collectively adopted a framework to encapsulate and elucidate the topics to be covered. This framework, as given in Figure 1 overleaf, set the boundaries of the research, shaped the content and context of the work, and provided a framework and language for discussion during the research process, as well as a means of organizing and presenting the findings of the research.

The framework is based upon the Sustainable Livelihoods (SL) framework and approach, which has been adopted by many international development organizations and donors alike (for example see Carney, 1998; Ashley and Carney, 1999, and Annex 1 of this report). It also incorporates an enterprise dimension by utilizing and building upon the “MAIR start-up” framework involving the four components of Motivation, Abilities, Ideas and Resources, as first developed by Durham University in the 1970s (Durham University Business School, 1995).

Essentially the SL framework and approach portrays five overlapping and interlocking levels of analysis.⁵

- *The Individual and her/his Resources:* At this micro level, the focus of the research is on the women themselves and their access to and ownership of resources or assets. These assets or forms of capital⁶ are brought together in five distinct groups: human assets (e.g. skills and experience); natural assets (e.g. land and water); physical assets (e.g. premises, equipment, transport); financial assets (e.g. cash, near cash, collateral), and social assets (e.g. networks, supporters). Understanding the characteristics, circumstances and needs of different groups of women, and their experiences with and ownership (in the broadest sense of the word) of assets, underpins any analysis of women’s economic activity, including women’s entrepreneurship and enterprise development.

⁵ How these levels of analysis map against the detailed terms of reference for the WED Study is shown in Annex 1.

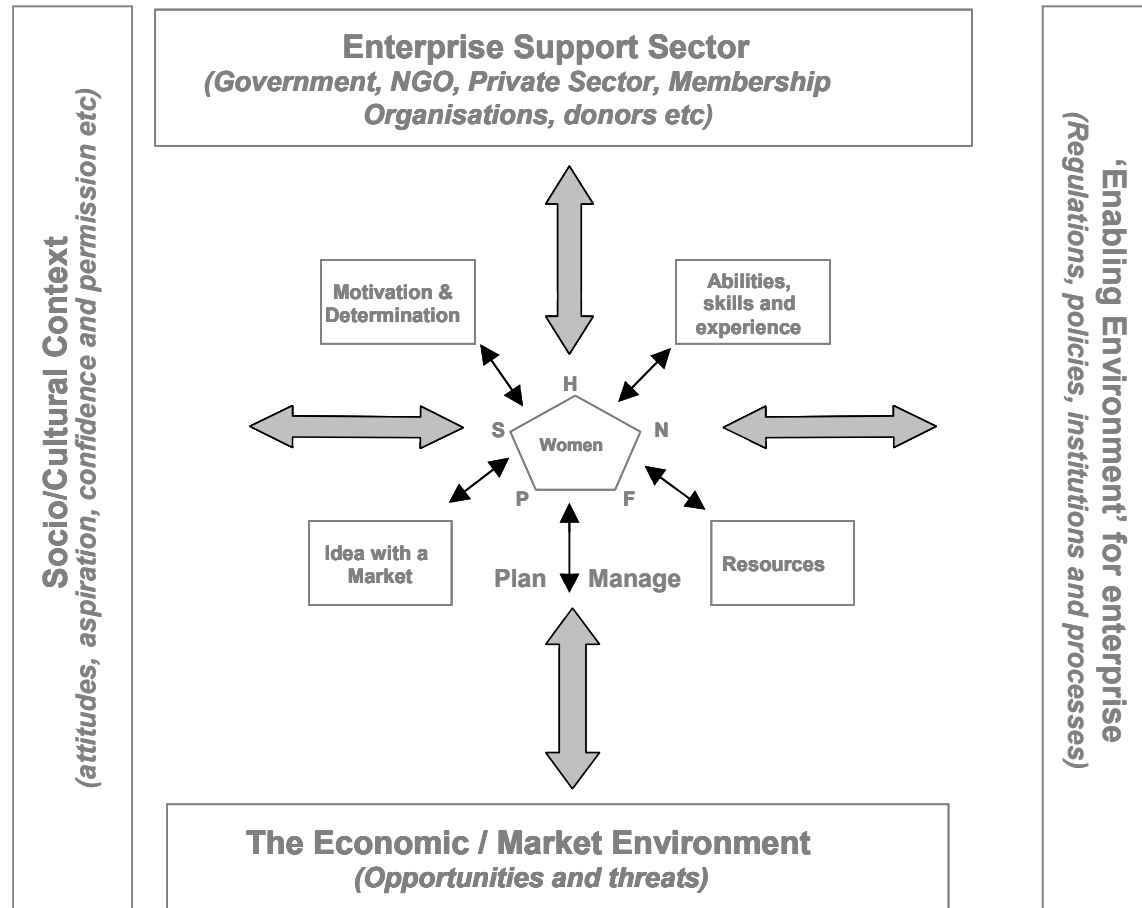
⁶ The SLF framework uses both terms “capital” and “assets” interchangeably. In this report the term “assets” is primarily used.

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- *The Enterprise Level, as related to Starting and Growing an Enterprise:* Still at the micro level, the research looks at the processes and experiences of enterprise development. The women entrepreneurs and their resource base are seen in relation to those ingredients that are necessary to start and develop a successful business, i.e. factors such as motivation and determination, abilities, ideas and markets, and resources. The process of bringing together these four sets of “MAIR” ingredients, managing them, and planning for the future of the business characterizes successful business practice. This is not only relevant as an activity at the start-up stage, but involves ongoing review and revision of plans to cope with expected and unexpected changes in the economic and market environment. Consequently, it is critical to understand more about women’s experiences of the business start-up and development processes, how they differ from men’s experiences, and how gender⁷ impacts in specific ways.

 - *The Enterprise Support Sector:* Over the past 20 years, an extensive, complex and ever-changing array of organizations and initiatives has emerged throughout many parts of Africa to stimulate and support enterprise development. This support sector operates across all stages and at all levels of enterprise development. It is involved in providing and facilitating a full range of the ingredients needed for business development, and does this for both targeted client groups as well as through mainstreamed services. However, this does not necessarily imply that the support sector is comprehensive, coordinated or consistent in the availability and quality of the provision of business support. An understanding of women entrepreneurs’ awareness and use of support services, and the extent to which these services enable the further development and growth of their enterprises, is another critical dimension of the WED Study.

⁷ Gender is a social category/construct, which arises from and defines the social relations and interactions between women and men in a society that are learned, vary widely among societies and cultures and change over time. Sex refers exclusively to the biological differences between women and men. A working definition of gender and associated terms used by the WED Study is given in section 1.3.4 (iv) of this report, and Annex 1.

Figure 1: Elements impacting on successful micro and small enterprise development



Index:

H – Human Assets

N – Natural Assets

F – Financial Assets

P – Physical Assets

S – Social Assets

Source: Richardson and Howarth (2002a).

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- *The Enabling Environment for Enterprise Development:* Enterprise development does not take place in isolation. It takes place within and alongside a whole series of public, private and voluntary policies, structures, organizations, institutions and initiatives, which both help and hinder the establishment and growth of enterprises. Much research has highlighted the extent to which MSEs are compromised by their legislative, regulatory, fiscal and institutional environments. Whilst most of these structures appear neutral in their implementation, many discriminate – indirectly and directly – against women (see Mayoux, 2000 and Goheer, 2003). The WED Study seeks to examine women’s experiences, and identify specific ways in which gender-based inequalities affect their interaction with their enabling environments.
 - *The Socio-Cultural and Economic Context:* The nature, form and scale of enterprise development is also influenced and shaped by a range of traditionally embedded social, cultural, religious and economic factors. The nature and influence of communities, societies, market places and economies all impact on women’s enterprise, and to varying degrees. They provide the backcloth to women’s awareness of and engagement with business ownership, the type of business they engage in as business owners, and where and how they practice their business. Consequently, understanding this backcloth and the degree to which it shapes women’s experience of enterprise is also important (Goheer, 2003).

1.3.4 Study definitions

One of the first points of discussion and debate between the three groups of researchers concerned the definition of MSEs, and more particularly women’s MSEs. The research team had to address and overcome the difficulties arising from the lack of a universal definition for the core subject of the WED Study.

(i) Micro and Small Enterprises (MSEs)

In order to provide an understanding and move towards agreed working definitions, each country team presented definitions for MSEs in their country. In the ILO’s Recommendation 189 (1998) on General Conditions to Stimulate Job Creation in Small and Medium-sized Enterprises, it is recommended that “Members should, in consultation with the most representative organizations of employers and workers, define small and medium-sized enterprises by reference to such criteria as may be considered appropriate, taking account of national social and economic conditions, it being understood that this flexibility should not preclude Members from arriving at commonly agreed definitions for data collection and analysis purposes” (ILO, 1998, paragraph 1).

Table 1: Official definitions of micro and small enterprises in the three study countries

Country	Microenterprise	Small enterprise
Ethiopia (Zewde and Associates, 2002, p. 2)	Businesses with fixed assets valued < Birr 20,000 (US\$ 2,500). Excludes high tech consultancies and other such firms.	Businesses with fixed assets of > Birr 20,000 (US\$ 2,500) and < Birr 500,000 (US\$ 62,500). Excludes high tech consultancies and other such firms.
Tanzania (UDEEC, 2002, p. 7)	Those employing 4 or less persons, local authority registered and mostly home-based.	Those employing between 5 and 10 that are licensed and have business premises.
Zambia (JUDAI, 2002, p. 13)	Any business whose total investment – excluding land, machinery and buildings does not exceed US\$ 10,000. Where the annual turnover does not exceed US\$ 20,000. Employs < 10 people. Registered with the Ministry of Commerce, Trade and Industry.	Any business whose total investment, excluding land and buildings, does not exceed US\$ 50,000 for manufacturing and US\$ 10,000 for trading and services. Where the annual turnover does not exceed US\$ 80,000. Employs up to 30 people. Registered with the Ministry of Commerce, Trade and Industry.

Source: Richardson and Howarth (2002b).

It soon became apparent that official government definitions between the three countries differed, as shown in Table 1. Further complexity came with the addition of different definitions used by donors and development organizations working within each of these countries. For example, the Tanzanian team reported on four differing employment definitions of “small enterprise” being used Tanzania at the time.

Table 2: Employment definitions of MSEs in Tanzania

Organization	Employment criteria
The Economic and Social Research Foundation (ESRF)	5 – 10 employees, are licensed and have premises
Small Industries Development Organization (SIDO)	1 – 49 employees
ILO (for purposes of research in Tanzania only)	10 – 49 employees
The United Republic of Tanzania’s Small and Medium Enterprise Development Policy (URT, April 2003)	Micro enterprise: 1 – 4 Small enterprise: 5 – 49 employees

After much discussion the team adopted the following simple working definitions for general use throughout the WED project:⁸

Micro: Enterprises with up to and including 9 full-time employees (excluding the technology/knowledge based enterprises) that are registered and/or licensed.

Small Enterprises with between 10 to 30 full-time employees that are registered and/or licensed.

⁸ Each team for their fieldwork used more specific definitions. These are detailed later in Section 3.

(ii) Degree of Formality

Another challenge faced when trying to understand the MSEs in any country is the scale and mix of informal and formal enterprises that exist (Liedholm, 2001). The fact that much trading goes on in an informal context makes it doubly difficult to develop an accurate picture of these MSEs, which in statistical terms tends to focus on registered businesses. For example, to give some sense of scale, in Zambia in 1998 2.7 million (79 per cent of the labour force) were employed in the informal sector⁹ (JUDAI, 2002). People choose to operate enterprises on an informal basis for many reasons (Karim, 2001, ILO, 2002b). Trading that exists outside of the formal frameworks of registration, taxation and regulation, is clearly an easier choice for those whose primary purpose is to generate an income, particularly when that income provides a means to survival. (ILO, 2002 a & b)

In economies where because of low pay in formal employment, second incomes are often essential. Therefore, for some people informal sector enterprises provide an important opportunity to “top up” incomes, and they are often based on activities that can be fitted in around a main job (ILO, 1995; JUDAI, 2002 and CSO 1996). Another reason for ignoring or resisting formalization is that the processes and requirements of formalization can often be complex and expensive. This is a particular issue where literacy levels are low and entrepreneurs have to engage help in completing the paperwork required by registration. Furthermore, multiple definitions of the “informal economy” exist (ILO (2002a): Report on the Committee on the Informal Economy, ILC, Provisional Record 25, Nineteenth Session 25/1, ILO, Geneva). For the purposes of this research, the term informal business was taken as those enterprises that were not registered and/or licensed with any government institution within their country. The secondary research clearly included information about the informal sector based largely on data available from national statistics. However, the primary field research each team agreed to focus on formal, registered businesses and applied the basic registration format appropriate to their country.

(iii) Women’s Enterprise

The WED Study focussed on women entrepreneurs and women’s enterprise. In doing this there was a need to agree a collective understanding of the categories and terms “woman entrepreneur”, a “woman business owner” and “women’s enterprise”. Research has shown that a whole range of legal and cultural issues frequently hinder women from being registered as formal owners, and hence women have a relatively higher presence in the informal sector. One consequence of this is that many institutions concerned with registration do not distinguish ownership on the basis of sex, and hence less attention has been paid to what formally constitutes a woman’s enterprise. After a wide-ranging discussion on this matter, the research team agreed that for the WED project a working definition of a woman’s enterprise¹⁰ would be as follows:

- Women have the majority ownership (meaning >50 per cent);
- Women manage the enterprise;
- Women make the key business decisions; and

⁹ This report follows the ILO use of the term ‘informal economy’ rather than ‘informal sector’, although informal sector is the term used in national statistics. The use of informal economy is preferable to informal sector because the workers and enterprises in question do not fall within any one sector of economic activity. See ILO, 2002 a & b.

¹⁰ Throughout this report the terms woman entrepreneur, women’s enterprise, woman business owner and women’s businesses are used interchangeably.

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- Women take the risk and carry the liability for the enterprise.

These characteristics are similar to those utilized by other ILO research projects on women entrepreneurs (see for example, Mayoux, 2001, Ferdinand, 2001 and Goheer, 2003).

(iv) Gender

In examining the experiences of women entrepreneurs, the WED Study was seeking to identify critical issues that influence enterprise creation, growth and development. Integral to this research was the extent to which these issues were “generic”, i.e. common issues for both women and men entrepreneurs as well as gender specific issues – i.e. issues experienced differently by and impacting differentially on women and men entrepreneurs.

Gender is a social construct or category that defines the social relations between women and men in society – relations in which the norm has so often been that women and their needs have been subordinated to men and their needs. A good working definition of gender for the purposes of the WED Study was taken from Hilhorst and Oppenoorth (1992) and given below.

Gender is a concept that refers to learned, culturally determined (as opposed to biologically determined) differences in the behaviour patterns of women and men in relation to each other and to their social context. Activities, rights and obligations are considered feminine or masculine by a given society or social group; members of that society learn to play gender roles in accord with these expectations. The norms and values that create gender roles are present both in society as a whole and in the household. Gender roles greatly influence the position of women and their prospects in life. Gender roles affect the division of labour; they also affect access to and control over the allocation of resources, benefits, and decision-making. This contributes to inter-dependence between women and men, which is complex, subtle, flexible and involves power relations. The impact of gender is modified by other socio-economic variables, such as socio-economic status of the household, ethnicity, and age (Hilhorst and Oppenoorth, 1992, p. 91).

Gender roles vary within a society and over time. So too, “women” in any society are not a homogenous group – nor are women entrepreneurs – and this heterogeneity needs to be acknowledged by planners, policy makers and practitioners.

Gender has an impact upon women’s enterprise activities in that, invariably, women often have fewer of their own resources and/or poorer access to resources than men; and they have less control over their own time, labour and mobility, and less access to formal education and skills training. Certain sectors and sources of employment may be closed (either formally or informally) to women, and some support services may be harder for women to access and obtain. This provides a foretaste of some of the issues that were investigated and emerged from the WED Study, as well as from the participatory consultative processes. See the Gender Lexicon provided at the beginning of this report for working definitions of various terms.

As a recent ILO report states, “Discrimination in one form or another occurs in the world of work everyday, throughout the world. At the same time, work is a privileged entry point from which to liberate society from discrimination. Literally millions of people in the world are denied jobs, confined to certain occupations or offered lower pay simply because of their sex, their religion or the colour of their skin, irrespective of their capabilities or the requirements of the job. At its worst, the discrimination that certain groups such as women (...) face in the labour market makes them vulnerable to (...) abuses” (ILO, 2003i). This is the same labour market and world of work where women entrepreneurs have to operate, and they too experiences discrimination in many forms.

1.4 The Structure of the report

This report presents a number of different sets of information. In section 2, it reviews perspectives on women's enterprise in some African countries by taking the secondary research findings from the three preliminary background reports on Ethiopia, Tanzania and Zambia, and together with other international perspectives, incorporates views from previous ILO work to give a broad position statement largely based on experiences in African countries on the factors determining and affecting women's enterprise.

In sections 3 and 4, the report examines the primary research findings arising from the field research in the three countries, makes inter-country comparisons where possible and feasible, reflects on the recommendations from each study, and points to a way forward – both in terms of practical action points and challenges for further investigation and research.

Section 5 presents conclusions based on the secondary research findings, and situates the findings in the context of the enhanced MAIR-SL framework.

In section 6, a series of recommendations are presented, based on the research findings, as well as the outcomes from the three national participatory consultations. The research team presents a cluster of complementary related recommendations.

As the entire process involved extensive consultation of the literature in this field, section 7 presents a list of references on women's entrepreneurship and micro and small enterprises in the three study countries, as well as from other African countries and related international publications.

The final element of the report is a detailed bibliography, which helps to fill the gap in accessible research on women's enterprise development in Africa as well as elsewhere.

2. Perspectives on women's enterprise in some African countries

The aim of the secondary research element of the WED Study was to review and build on previous research, to highlight key findings about women's entrepreneurship, and to identify critical gaps in understanding about the factors which help or hinder women entrepreneurs. Three preliminary reports were produced on the main themes arising from the secondary research in each of the countries (see JUDAI, 2002; UDEC, 2002; and Zewde & Associates, 2002). Common themes that emerged from the work, as well as the key questions that the research raised for the primary fieldwork, are examined in this section using the Sustainable Livelihoods approach and its five levels of analysis, as in the conceptual framework adopted for this study, i.e. (i) the individual woman entrepreneur and her access to and ownership of assets; (ii) her engagement with enterprise; (iii) her access to and use of the support sector in developing her enterprise; (iv) the impact of the enabling environment policies, structures and processes, and (v) the influence of the socio-economic context in which the women live and operate their enterprises.

2.1 A partial picture?

A key challenge in trying to build a simple descriptive picture or profile of women as business owners within each country was the paucity of current or recent data beyond small sample groups of specific types of women entrepreneurs. This lack of data has two dimensions – that concerning MSEs in general, and that specifically relating to women entrepreneurs.

Statistics on women and men entrepreneurs in micro and small enterprises (MSEs) are difficult to produce for at least two reasons. First, because there is a lack of a clear definition of what is meant by an “entrepreneur”, who can be the owner of the business or the operator of the business, and there can be more than one entrepreneur in the same business, e.g., such as in the case of a husband and wife running a family business on an equal footing. The second reason relates to the difficulty that measurement methodologies have in actually identifying MSE entrepreneurs even if a clear operational definition exists.

Two approaches are used to measure MSE entrepreneurs. When the research interest is to identify the entrepreneurs themselves and describe their characteristics, some difficulty lies in adequately identifying them as entrepreneurs, i.e., as the actual owners or operators of their business. Disaggregation by sex is rarely a problem in this case, but underestimation is. Unless very careful questions are used to obtain this information, it is likely that women entrepreneurs will be overlooked by statistics to a greater extent than men. This arises because they may not be considered by others – nor might they consider themselves – as “owning or managing a business”, even when that is exactly what they do.

When the research interest is to identify the business and how it operates, the difficulty lies in identifying the actual MSE units. Usually, the methodologies used to obtain this type of information require the creation and maintenance of databases or directories of MSEs, but these establishments tend to have a high turnover and this makes it practically impossible to carry out adequately. Using this approach leads to a significant underestimation of MSEs, and it is also quite probable that MSEs run by women will be overlooked by statistics to a greater extent than MSEs run by men, because they may tend to be smaller and more “invisible”, for example, for businesses carried out at home or in the street, without an independent and fixed structure that identifies them as such. Disaggregation by sex can also be a problem, if the data collection methodology is not designed to capture information about the sex of the entrepreneur.

The lack of up-to-date and comprehensive data on micro and small enterprises is a universal problem, to a greater or lesser extent, throughout the world (World Bank, 2000; Liedholm, 2001; Global Entrepreneurship Monitor (GEM), 2003; Kantor, 2001; and Goheer, 2003). It is compounded in many African countries where, largely because of a lack of resources, there are few national formal data collection structures in place. Even when business registration systems are in place, they are not necessarily monitored and maintained on a regular basis, making it difficult to gain an understanding of the true nature and extent of the MSE sector (JUDAI, 2002 and UDEC, 2002). Most of the more up-to-date information on MSEs is of a partial nature, in that small convenient sample sets and research rationale are often driven by the needs of programme funders. Much of this research is poverty-related or geographically specific, focussed on start-up, or related to micro-finance, and often excludes certain sectors of enterprise such as traders (Zewde & Associates, 2002).

As the Zambian report noted, *“Most of the studies on MSEs and informal sector enterprises carried out in the 1990s have been commissioned with limited timeframes and were aimed at meeting donor interests, whereas the earlier studies which were academic in nature, provide more in-depth information about women entrepreneurs and their environment and were carried out over a longer period of time [but these are dated]”* (JUDAI, 2002, p. 38).

Furthermore, the existing government census and industry data collection programmes rarely disaggregate their data according to sex. In Zambia the research team noted: *“the statistics provided ... (by the Business Names Register) are not particularly helpful for the express purposes of this study because they are not disaggregated by sex”* (JUDAI, 2002, p. 16).

In addition, women’s enterprises are frequently in sectors or of a scale that are not counted, or are deemed worthy of tracking by those researching. Hence women tend to be shown as under-represented as owners in the MSE sector (UDEC, 2002; Zewde & Associates, 2002).

Three key themes emerged from the literature reviews as regards the form and quality of data on women’s enterprise in Africa.

- Women are under-represented in the MSE sector in general.
- Women are over-represented, or perhaps a better expression is that their presence is “over-exposed”, in the informal parts of the MSE sector. Many women entrepreneurs do operate informally, and much of the research on women entrepreneurs has to date focussed on those operating informally.
- Definitions of women’s enterprise vary so considerably that it is difficult to know whether the findings of different studies are comparing like with like.

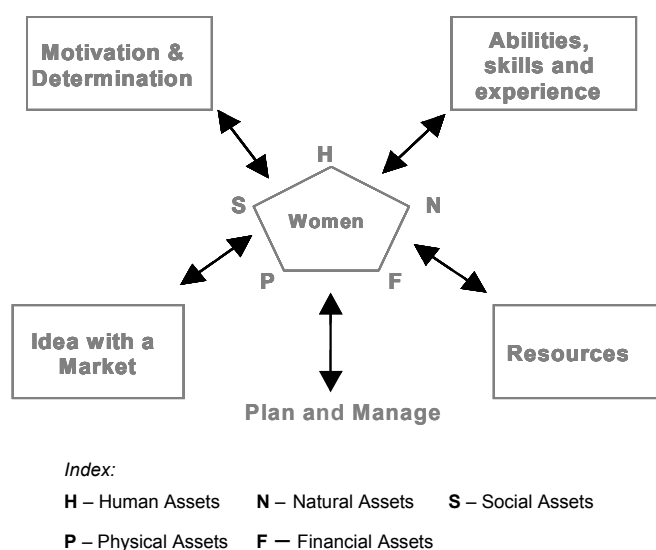
In summary the picture of women entrepreneurs that currently exists for the three countries is at best partial and skewed, which makes for difficult comparison. However, recognizing these limitations, what did the secondary research commissioned by the ILO’s IFP/SEED tell us about women and their businesses? What is the current picture of women entrepreneurs in Ethiopia, Tanzania and Zambia?

In this section, dealing with the findings of the preliminary research, as well as in sections 3 and 4 dealing with the primary research, attempts have been made to comment on similarities that have been found between the three study countries, as well as on the apparent differences between the three countries. In addition, in order to situate the WED research findings in a wider context, occasional reference has been made to findings from other studies, such as the ILO study on women entrepreneurs in Pakistan (Goheer, 2003).

2.2 Profiling the women entrepreneurs and their assets for business

From the secondary research in the three countries (and from selected research from other developing regions) it would seem that the use of “women” as a prefix of the word “entrepreneur” is associated with informal and part-time operations. This is where the owner is not a “real” entrepreneur but “pushed into” business as a “no choice” option for escaping from poverty (see especially UDEC, 2002, and Zewde & Associates, 2002). This category of entrepreneurs is also referred to as “lifestyle” entrepreneurs (OECD, 2003 and Hall, 2003). Much of the evidence supports the view that the majority of women in business are seen to be engaged in the informal economy as micro-entrepreneurs, and consequently this has become the *de facto* profile or stereotype of women entrepreneurs as a whole in regions such as Africa.

Figure 2: Women and their assets for business



2.2.1 As a result of much of what has already been written, the phrase “African Women Entrepreneur” conjures up a number of images. These women are seen as:

a) *Women who are poor, have few if any of their own assets, and have limited means of accessing such resources from others.* This label is not surprising as women make up the majority of poor people in many African countries, and are certainly the poorest in all of the three study countries – which are among

the poorest in the world.¹¹ In Zambia for example, 60.4 per cent of female-headed households in 2001 were classified as extremely poor, as compared to 51.5 per cent of male-headed households (JUDAI, 2002). Similar profiles exist in both Ethiopia and Tanzania, especially in rural areas. Women entrepreneurs would appear to start enterprises with minimal assets – be they social, human, financial, physical or natural.

b) *Women that have low levels of formal education at best, but are more likely to have had no formal education, to be illiterate and in general have limited human assets* (GRZ 2001; World Bank, 1992; Hanna-Andesson, 1995). Generally women’s levels of education are lower than men’s (Zewde & Associates, 2002). In Zambia nearly twice as many males complete “Grade 10 plus” education (15.6 per cent) as compared to females (8.5 per cent) (JUDAI, 2002). In addition, as the Tanzanian research noted, girls who are educated tend to be steered towards subjects preparing them for reproductive roles rather than employment or business ownership (UDEC, 2002). The statistics also show that the number of women engaged in further and higher education is low (Mpango and Mushi, 2000). All of these factors are taken to show and imply that many women do not have the basic competence to successfully manage a business,

¹¹ In the most recent report Ethiopia came 6th, Zambia 21st, and Tanzania 23rd of the 25 “Least Liveable” countries in the world (UNDP, 2002).

employees, marketing and resources, and this picture is often applied across all women in business.

- c) *Women who have limited or no experience of formal employment and business.* The literature shows women in enterprise as having limited business and managerial experience prior to start-up. This is derived from the fact that they are concentrated in lower paid, lower status employment (both formal and informal) that does not support and enable them to build skills through experience. For example, in 1996 only 12 per cent of jobs in the formal sector in Zambia were held by women (JUDAI, 2002) and similar profiles were also reported for Tanzania (Bol, 1995) and Ethiopia (Zewde & Associates, 2002). This lack of experience further limits women's human assets and their ability to access other assets.
- d) *Women who have limited networks especially business-related networks.* The fact that women lack networks outside of their family and close community is closely associated with their lack of formal employment and business experience, together with constraints placed on their mobility and ability to interact with other business people (mostly men) arising from their domestic roles and responsibilities. Both personal and business networks are critical for business success. Women's limited networks and networking reinforce women's isolation as entrepreneurs and reduces their scope and opportunities for building personal and business know-how and accessing other physical and financial assets (UDEC, 2002). Furthermore, evidence from elsewhere demonstrates that women members of employers' organizations in the Asia-Pacific region comprise approximately 20 per cent of the membership (Barwa, 2002). (However, it should be noted that it is "enterprises" that are members of employers' organizations.) In addition, in some countries chambers of commerce and employers' organizations are perceived – rightly or wrongly – to be male dominated.
- e) *Women who are not highly or positively motivated towards business ownership.* The explanation commonly given for this negative attitude is that women have generally gone into business by default. They have started enterprises when no other options were available to them in order to overcome or alleviate their poverty, rather than purposively pursuing business ownership by choice. As the Tanzanian research noted:

It has been reported several times that women in the MSE sector detest their experiences because they are forced into entrepreneurial activities by external factors (UDEC, 2002, p. xv).

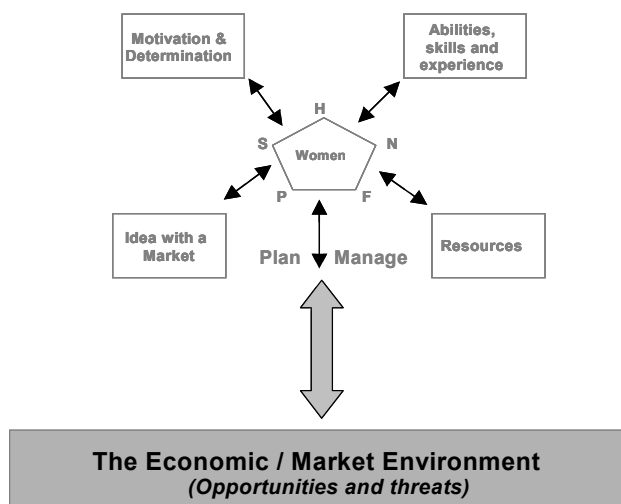
Similar pictures are presented in Ethiopia (Zewde & Associates, 2002).

However, it is interesting to note that the African Development Bank at its Annual Meetings, Addis Ababa, Ethiopia (June 2003), held its first workshop on African Women Entrepreneurs (AWE), and placed the emphasis clearly on growth-oriented women entrepreneurs, thus helping to shake off the less entrepreneurial images.

2.2.2 In summary, the above profiles tend to be the dominant pictures or stereotypes of women entrepreneurs that emerges from the secondary research, based largely on information from Ethiopia, Tanzania and Zambia. Whilst these characteristics do typify many women entrepreneurs, in the three study countries, heretofore there has been little examination of the prevalence of this profile, the extent to which it is used to portray all women entrepreneurs in Africa, and the issues and problems associated with such profiles. Consequently, an important task for the later primary research element of the WED Study was to re-examine this commonly held profile in order to develop a better understanding of women in business in these three countries.

2.3 Women's enterprises and their experiences of business ownership

Figure 3: Ingredients for a successful business



The secondary research highlighted the danger of having a “lumped” and stereotypical perspective of women entrepreneurs, in that it not only skews the picture of women as entrepreneurs in Africa, but it also leads to only partial insights into how women start-up and develop their business, as well as the type and scale of businesses that they run.

2.3.1 Figure 3 shows how women's experiences of business impact on the MAIR ingredients,

as well as their influences on women's access to the five categories of capital. Reflecting on the “MAIR” elements of the research framework and how the women enterprises are positioned within the economic and market environment, previous research based on studies in a number of African countries tends to see women's businesses as primarily having the following set of characteristics:

- a) Women's enterprises are largely **informal enterprises**: As noted earlier, it is common knowledge that women are dominant members of the informal economy and are less present as owners of formal enterprises (JUDAI, 2002; ILO, 2002b). However, there has been little research as to why this is and remains to be the case. Some research has shown why women find it easier to start a business in the informal economy, but little research explores the informal/formal interfaces; the degree to which women's lack of formalization is due to choice; the process of transition from informal to formal, particularly for women; the existence of any particular barriers or constraints, and how such issues affect women differently and more adversely than men (Zewde & Associates, 2002). Generic barriers to formalization for MSEs exist in most countries, especially in Africa where much of the legislative and fiscal frameworks relating to private enterprise are still evolving and remain fragmented and bureaucratic (UDEC, 2002). It may be that gender differences exist because of the different “journeys” taken into business start-up and growth by women and men, which in turn reflect the different contexts, responsibilities and power relations in their lives.
- b) Women's enterprises tend to operate from **inappropriate premises, if they have premises at all**. MSEs, especially those operating in the informal economy, face significant problems in accessing appropriate and affordable premises. This is particularly so for certain sectors such as food preparation and food processing businesses – activities where regulations require that business accommodation should meet specific hygiene standards, and in which women predominate. In 2000, an ILO report on MSEs in Tanzania estimated that 60 per cent of informal enterprises operated on the streets (ILO, 2000d). The issue of premises had both overt and indirect gender issues for women per se. Women entrepreneurs, by the fact that they dominate the informal economy, suffer more than men regarding problems to do with appropriate business space and premises. More overtly, customary practices in communities often prevent or deter women from owning or leasing premises in their own right. For example, even where women have resources to rent premises, some landlords are

reluctant to make legal agreements with the women without their families' approval (see UDEC 2002, Zewde & Associates, 2002). Furthermore, women still experience difficulties in obtaining ownership of and legal title to land and buildings, and this can be seen in the low level of ownership of business premises by the women in the WED Study.

- c) Women's businesses are **primarily micro rather than small enterprises**. The main reasons behind this are that women are seen to have "inappropriate attitudes" to business (UDEC, 2002, p. xiii), are "risk averse", and not "growth oriented" business owners (Zewde & Associates, 2002). Women are seen to have limited business vision with their main aim being to earn an income – frequently labelled as "supplementary" or "pin money" – and not to build substantial businesses. While this was widely reported, especially in Tanzania (see for example Oyhus, 1999 and Olomi, 2001a), there is also research that has found that there are no gender differences in entrepreneurs' attitudes to risk (Nchimbi, 2002). Other factors which characterize and contribute to the "micro" size of women's enterprises relate to the sectors and markets in which women entrepreneurs operate.
- d) Women tend to be found trading in certain areas of business that are often labelled as "**gendered**" or "**feminized**" sectors. These sectors are likely to be in saturated markets and or have low margins of return. Parker (1996) researching in Zambia found that women not only dominated the informal sector but that they were concentrated in particular sectors: "trading and retailing counted for 65 per cent of all women in the formal sector" (JUDAI, 2002, p. 26 and Parker, 1996). In Tanzania: "most women entrepreneurs engage in trading, food processing, textile and clothing, and provide services for businesses" (UDEC, 2002 a p. 7). Table 3 below, taken from the Tanzanian research, is indicative of the types of businesses seen as "women's" and "men's" businesses. The Ethiopian research noted that, "even relatively better off women in Ethiopia tend to focus on areas in which they have traditional gender-based skills and know-how, such as food processing, clothing and hairdressing" (Zewde & Associates, 2002, p. 5).

Table 3: Gendered and gender neutral business activities in Tanzania

Gendered (Typical female)	Neutral	Gendered (Typical male)
<ul style="list-style-type: none"> • Food vending • Tailoring/batik making • Beauty saloons • Decorations • Local brewing • Informal catering • Pottery • Basket making • Informal food processing 	<ul style="list-style-type: none"> • Retail shops • Crop dealers • Horticulture • Kiosks • Charcoal retailing 	<ul style="list-style-type: none"> • Manufacturing • Import/Export • Wholesale trade • Transportation • Tour agencies • Estate agents (informal) • Hawkers • Charcoal wholesaling • Restaurants • Bars • Formal food processing

Source: UDEC, 2002 and extracted from Rutashobya (1995), Nchimbi (1999) and Olomi (2001).

- e) Closely linked to the issue of business sector and size is the fact that the majority of women operate in **restricted locally-based markets** which by their nature are limited in size. Furthermore, this frequently leads to excessive competition and under-pricing. Women engaged in business largely confine themselves to local markets where access, mobility and networks are easier for them to negotiate (Zewde & Associates, 2002). Women's ability to penetrate markets outside of their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in (UDEC, 2002). Women's locally made products are increasingly in competition with a growing

range of imported goods coming into the market at all levels. Issues of quality and delivery are the same for all microenterprises, but women face additional gender-based issues concerning mobility – which in turn relate to their dual (household) and triple (community) roles which constrain their time and determine whether it is acceptable for them to travel outside of their communities. As the Tanzanian research noted: “*while male entrepreneurs can travel long distances to do business, most women are inhibited by traditional roles, domestic responsibilities and cultural values*” (UDEEC, 2002, p. 16 and Toroka & Wenga, 1997). Both the Zambian and Ethiopian research also noted that localized market coverage characterized women’s enterprises in their respective countries. The Tanzanian research also noted that very few support agencies and initiatives exist to assist with marketing issues, and those that do exist have poor outreach beyond the major urban areas. This is particularly problematic and disadvantageous for women based in rural areas (UDEEC, 2002).

- f) Women’s businesses are **under-capitalized** and **generate limited profits** if any at all, which means that they have little opportunity for capital accumulation and are vulnerable to the slightest *changes* in their business environment. Several studies referenced in the secondary research found that most women entrepreneurs used personal savings, loans from friends and family, and informal lending schemes to fund their businesses (Parker, 1996, Hadiya, 1998 and UDEEC, 2002). Accessing appropriate forms and levels of finance is seen as a major issue for women, and critical to the development and growth of their enterprises. This need arises as a result of explicit and tacit gender issues relating to various factors noted above, i.e. women’s businesses tend to be seen as “too small”, require small amounts of money, and are in sectors that do not attract funding. There are however several key issues linked to women’s ability or inability to unlock formal financial support, as indicated below.
- Women are less likely to own land or premises, and hence they lack the necessary collateral required by formal financial institutions, particularly banks. Longitudinal studies of women’s microenterprises in Lusaka in the 1970s and 1980s found that, “*the overwhelming majority of women traders have no possibility of expanding entrepreneurship. Those whose itinerant activity is sporadic can hope for a market stall, those with stalls can hope at most to keep them*” (Schuster, 1982 and JUDAI, 2002, p. 26). Despite this, women are viewed as more conscientious about repayment of loans and considered less “risky” by micro-credit organizations, many of which focus their services directly at women (UDEEC, 2002).
 - Micro-credit organizations targeting women, often do so through group lending or group-based collateral arrangements (Chijoriga, 2000). Whilst this suits some women it does not suit all, particularly those that are growth-oriented (Hadiya, 1998).
 - Low levels of literacy are said to limit women’s ability to produce the sort of written business plans and loan proposals that are required by banks.
 - Women are viewed as having less experience of using banks and financial services, and therefore have less knowledge and understanding of how to approach banks for loans, as well as little awareness of the requirements of the banks. Lack of exposure to banking practice can result in a lack of confidence when it comes to making approaches for loans. In Ethiopia the research findings endorsed this, and indicated that this also meant that as a consequence women entrepreneurs were more vulnerable to the exorbitant interest rates and unfair practices of the local money-lenders, known as “Arata Aberdai” (Hadiya, 1998).
- g) Women also have businesses which are labour intensive and make **minimal use of new technology** – be this information technology or production and process technology.

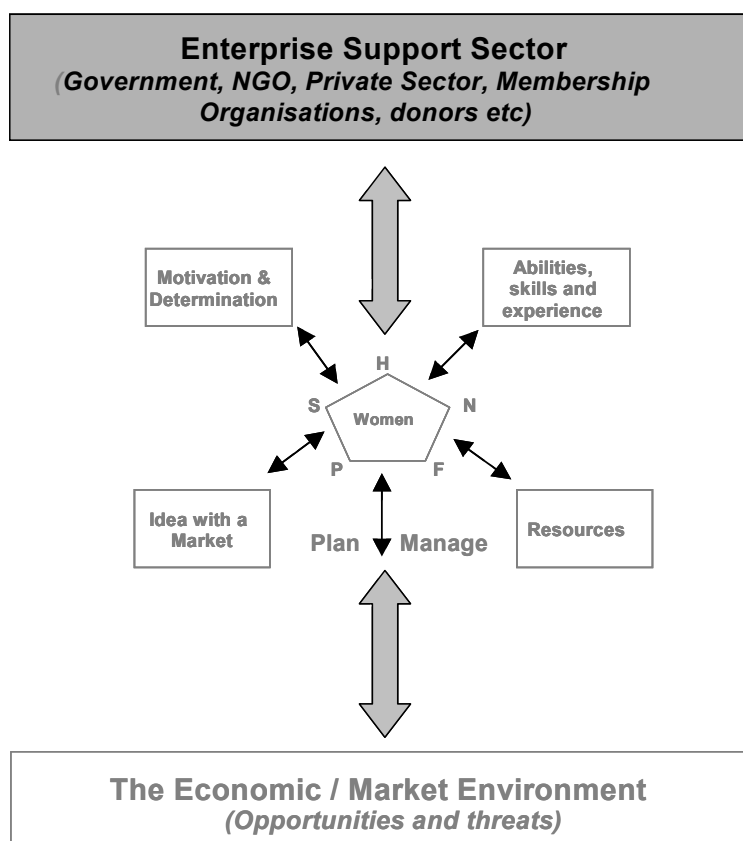
Most of the existing research would suggest that this is so because of the women entrepreneurs' lack of know-how about technology, their limited exposure to those using such business processes, and their lack of financial resources for accessing such technology (UDEC, 2002). Several development initiatives have set out to specifically help women improve their technology know-how and their use of appropriate technologies, especially relating to processes in the food sector, but these initiatives would appear to have had mixed results (see for example UDEC, 2002; Tsegaye, 1998; Zewde & Associates, 2002).

- h) **Minimal Growth through Multiple Enterprises:** Research shows that some women entrepreneurs in a range of African countries grow businesses beyond the micro or informal level, however such women are seen as an exception to the rule (Marcucci, 2001). Moreover how they grow their businesses, commonly by starting multiple businesses (known as horizontal growth), is overtly or tacitly seen as a weak strategy when compared to the norm of linear growth of a single business (Olomi, 2001a). Indeed, in Tanzania it was reported that women "*prefer to start a variety of microenterprises rather than develop an existing business into a SME*" (UDEC, 2002, p. xv).

2.3.2 In summary, the above profiles as compiled from the secondary research reports present a vivid picture of women's enterprises as informal entities based on limited ideas, within marginal sectors, and micro in size because of women's lack of resources. The profiles also refer to women entrepreneurs' limited motivation and their focus on local markets. These labels are not necessarily unique to or typical of women entrepreneurs, and one can apply many of these descriptions to a large number of men in business. However, they are strongly associated with women and as such promote a predominantly inferior profile of women's businesses. They are seen as having fewer of the ingredients for success, such as "motivation", "abilities" and "ideas", as described in the MAIR framework, and being marginal and weak enterprises when compared to those of men. Reflecting on these profiles of women entrepreneurs, another key focus for the WED Study's primary research was to examine this somewhat stereotyped view of women's businesses and to determine to what extent it is a reality.

2.4 Women's use of Business Support Services

Figure 4: Accessing Business Support Services



Numerous public, private and non-government agencies have been established in the three study countries, offering a range of programmes and activities specifically aimed at promoting and supporting enterprise development. In addition, all three secondary research reports noted that a whole range of international and national policies and programmes exist to support the development of entrepreneurship (see the report annexes of JUDAI, 2002; Zewde and Associates, 2002; and UDEC, 2002). Many women

entrepreneurs, especially those who lack business experience and have poor access to resources, would seem to be prime candidates as clients for business support initiatives. The secondary research revealed mixed experiences, with few women taking advantage of business support initiatives.

Figure 4 places emphasis on the importance of accessing support, and how it connects to the components of the MAIR framework. Appropriate and affordable business support contributes significantly to developing motivation and determination for enterprise, as well as abilities and ideas.

2.4.1 Awareness and experience of Business Support Services

All three research teams revealed mixed views about the degree to which women entrepreneurs are aware of and use secondary business support services, and the extent to which the services of these business support providers are accessible and appropriate to women's needs. Whilst women appear to make extensive use of micro-credit provision where it is available, and are a key target group for many MFIs, they seem to be less engaged as clients of other types of business development services. In some countries for cultural and social reasons women may be restricted in their ability to network beyond their immediate family or female friends, and many may not be aware of the existence of any of the formal support agencies. In addition the extent to which formal business development services reach out to women as a client group, and the effectiveness of their

promotional activities, may be questioned (JUDAI, 2002). The research in Tanzania also noted this, stating that some of the organizations set up to help businesses were centralized in Dar es Salaam making them inaccessible to many MSE operations in general, but particularly to women in rural areas who experience greater mobility constraints (UDEC, 2002). ILO-supported research on women small business owners in Pakistan also confirmed this situation (Goheer, 2003). The ILO's pilot project on "More and Better BDS for Women Entrepreneurs in Gujarat, India" has highlighted that women entrepreneurs make up only 2–20 per cent of the clients of mainstream BDS providers (ICECD, 2002).

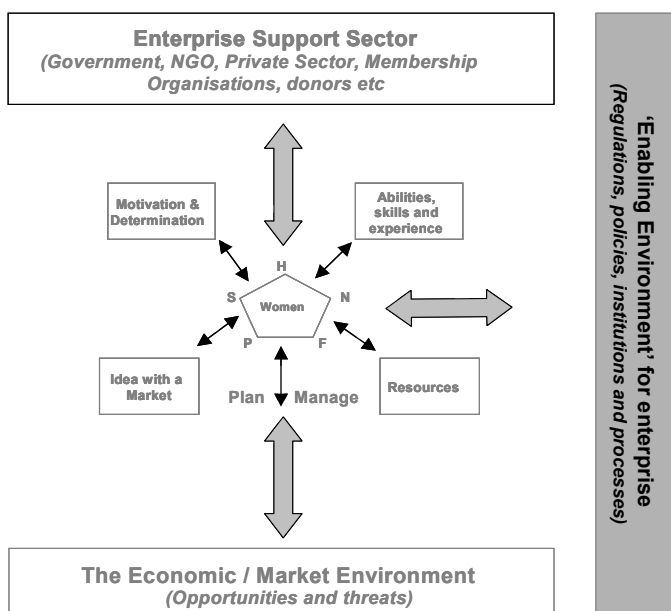
2.4.2 Business networks/associations

Representative associations of entrepreneurs and enterprises have an important part to play in providing solidarity for their members, as well as promoting advocacy and voice of issues of particular interest to members. When combined with apex organizations, such as national associations of employers, the representative associations can influence policies affecting their sector, and provide a range of business advisory and support services for members.

However, the secondary research revealed mixed views about women entrepreneurs' use of business networks and associations, such as associations of women entrepreneurs, as a source of business development support. Some women entrepreneurs make extensive use of these organizations as part of their overall business development strategies, but many are either unaware of the existence of such associations or feel that they are not able to access them. Membership of these women's business associations, including women's associations, seems to be relatively low, and this in turn results in the associations themselves struggling for sustainability and credibility (Zewde & Associates, 2002). Apart from a study on women entrepreneur associations in Ethiopia (conducted by FES, 2002), previous research has not examined in detail the overall effectiveness of these associations. However, the review of the literature suggests that associations are commonly viewed as being weak and/or elitist, and not fully meeting the needs of their women members. However, this view would seem to arise partly from perceptions (often a second-hand perception received from others), rather than based exclusively on the women entrepreneurs' own personal experience and involvement with associations. Women's membership of more formal, traditional business associations such as employers' organizations or Chambers of Commerce is also very low (UDEC, 2002). As indicated earlier, this is also the case in the Asia-Pacific region (Barwa, 2002), as well as demonstrated in SEED Working Paper on Jobs, Gender and Small Enterprises in Africa and Asia (Marcucci, 2002).

2.5 The enabling environment for women's enterprise

Figure 5: The enabling environment for women's entrepreneurship



All businesses – including micro, small, medium and large – require a conducive and enabling environment comprised of supportive policies, laws and regulations. Similarly, enterprise support projects and programmes require consistent support from the enabling environment if they are to be effective. The recent paper prepared for the OECD on “Entrepreneurship in a Global Economy” (Hall, 2003) has outlined the key components of an enabling business and entrepreneurial environment, and the

importance that they can have for business creation and growth. “Creating a policy environment which is conducive to entrepreneurship for all is now a priority for all governments. Entrepreneurship is a means to an end, for both the individual entrepreneur, and for governments. Policies which encourage entrepreneurship have the potential to help governments address some of the key policy issues of the day, such as: job creation; regional development; self-assistance and gender mainstreaming (...) (Hall, 2003). The enhanced MAIR-SL framework used throughout this report also pinpoints the impact of the enabling environment on various factors that are critical for women in starting and growing their enterprises.

Entrepreneurship and widespread ownership of business across the population is quite a new phenomenon in the three study countries, with significant expansion and growth only really occurring in the early 1990s, largely as a result of political and structural economic adjustment and changes, and the shrinking of public and parastatal sectors (see UDEC, 2002; Zewde & Associates, 2002). Likewise, many of the policies, laws and institutions guiding and controlling enterprise development are also relatively recent and still evolving (see GRZ, 1996; URT, 1995 & 2002, and FDRE, 1997). The ILO Study’s secondary research presents mixed messages about the extent to which the legislative, regulatory, institutional and policy environment of the three study countries really does “enable” or “disable” the development of women entrepreneurs. While structures of the enabling environment are apparently equitable to women and men in business in many respects, in reality their practice often disables MSEs in general and women in particular. Figure 5 shows how the enabling environment impacts of the key components of the MAIR framework, as well as on women entrepreneurs’ access to the five categories of capital.

2.5.1 Equality legislation

In each of the three countries covered by the WED study, there is a national policy on women or gender. In Zambia, the new National Gender Policy was adopted in 2000; in

Tanzania, the Women and Gender Development Policy was adopted in 2000, and in Ethiopia, a national policy framework for women has been in place since 1997. Furthermore, all three countries have adopted two important ILO Conventions dealing with gender issues: No. 100 – the Equal Remuneration Convention (1951), and No. 111 – Discrimination (Employment and Occupation Convention, 1958). In addition, all countries are actively participating in UN processes for the promotion of gender equality, as well as on the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW – for details of national documentation, see www.un.org/womenwatch/daw/cedaw/).

Clearly women are increasing their presence as business owners in Ethiopia, Tanzania and Zambia, and positive media reporting highlights and at times supports this development. However, research in the three countries also shows that prevailing attitudes towards women as entrepreneurs are still ambivalent and at times hostile.

Inequality in rights and entitlements – whether economic, civil or family – are a powerful source of discrimination against women. They may curtail women’s ability to engage in gainful activities and may constitute a serious disincentive to women’s economic participation (ILO, 2003i). In legislative terms, the constitutions of Ethiopia, Tanzania and Zambia all enshrine equality and protect against discrimination based on sex (see for example FDRE, 1993). However, loopholes exist and/or allow customary laws and practices to take precedence, which inevitably undermines the official stance on equality.

For example, in Zambia Article 11 of the Constitution protects against discrimination based on sex, and yet Article 23 allows discrimination in aspects of personal law concerning matters such as marriage and property ownership, thus contradicting important constitutional rights and entitlements of women. Moreover, customary laws tend to treat women as minors, and this works against women entrepreneurs in any matters concerning contractual arrangements.

As the Ethiopian research notes, it is not a simple matter of the precedence of legislative or customary law. In Ethiopia there are 76 different ethnic groups with varied attitudes and traditional beliefs towards women, which makes it even more difficult to challenge the various constraints and forms of discrimination faced by women (Zewde and Associates, 2002). This highlights the important inter-connectedness between the legal situation and the socio-cultural context (See 2.6 below).

2.5.2 Implementation of business legislation

Whilst the above legislative matters impacting on women and women entrepreneurs are overt issues associated with their sex, women also face indirect problems related to business legislation. Much of the thinking behind the emerging regulatory framework surrounding businesses in the three study countries has been derived from elsewhere, based on large business models. Furthermore, some of the most burdensome legislation in this respect concerns sectors in which women’s enterprises prevail, with the legislation surrounding the food industry as a prime example. Indeed the Tanzanian research highlighted the compliance problem both for MSEs in general and the food industry in particular. It is estimated that MSEs process nearly three-quarters of all food commercially processed in Tanzania. Most of these MSEs would not be able to meet the standards and conditions set out by the Food Control Act of 1978, were it to be strictly enforced (see UDEC, 2002, ILO, 2001b). Moreover the Tanzanian research noted the problem was “*even more valid for women whose enterprises tend to be smaller than those of their male counterparts, and who are finding it difficult to negotiate in a culture of bureaucracy, corruption and unfriendly regulations*” (UDEC, 2002, p. 13).

The Ethiopian research also emphasized this point, stating that most of the problems with the existing laws and regulations related to their practical implementation. “The absence of implementing guidelines, some traditional or cultural attitudes to women, and various ‘gender neutral’ legal provisions (which are largely *gender blind*) are examples of problems which impact negatively on women” (Zewde & Associates, 2002, p. 9), i.e. laws and policies which are supposed to be equitable to women and men in reality discriminate against women as they do not recognize and take into account the different circumstances and needs of women and men. Consequently the laws and policies are frequently based implicitly on the male actor and his context and his needs, thereby reinforcing prevailing inequalities and discrimination that work against women.

In their preliminary (secondary) research reports, all three research teams noted that women entrepreneurs also appear more vulnerable to sexual harassment by corrupt government enforcement officials (JUDAI, 2002; UDEC, 2002; and Zewde & Associates, 2002).

2.6 The socio-cultural and economic context for women’s entrepreneurship

As indicated in 2.5.1 above, official policies, laws and regulations that promote gender equality can be negated by prevailing cultural or traditional norms and practise. Some of the most pervasive factors which can encourage and enable, or discourage and disable, women’s enterprise development are those things which are most difficult to observe and measure. These are also factors which concern women’s position in society. They also affect what societies, communities and families perceive as acceptable (or not) for women to be and to do. This in turn adversely impacts on the components of the enhanced SL-MAIR framework relating to women’s entrepreneurial skills, motivations and level of confidence.

A recent ILO report (ILO, 2003i) demonstrates that “discrimination in employment and occupation is a complex and moving target. Perceptions, rather than objective facts, about the abilities and attitudes ascribed to individuals belonging to certain social groups can give rise to discrimination in the labour market. Perceptions are shaped by the values prevailing in society at different times. The entrenched nature of discrimination often renders it invisible, and hence difficult to combat. It is difficult in practice, especially with more subtle forms of discrimination, to determine the extent to which equal rights and opportunities are denied. There is an absence of data on the extent to which direct or indirect discrimination affects the situation of individuals in their daily work.” This report makes a contribution to shedding light on some of these issues and providing some quantitative data.

The presence of women as entrepreneurs in the three countries studied is frequently acknowledged and even positively reported by a range of different local and international media sources. (See for example UNFPA’s “Zambia Women Celebrated” [2001] as an illustration.) Nevertheless, the secondary research revealed mixed messages about societal attitudes towards the acceptability of women as entrepreneurs, and about how this is interpreted and illustrated in the actions of those working in government agencies and business support organizations when they interact with women entrepreneurs. Figure 6 illustrates the aspects of enterprise creation and development that are affected by the socio-cultural and economic contexts.

Figure 6: The socio/cultural and economic context

Throughout the preliminary reports, references were made to the attitudes of “officials”, male business owners and even family members towards women entrepreneurs. It seems that their overall tone is one of grudging indifference at best, to hostile disapproval at worst.

In Ethiopia, the conclusion was that “it is clear that no amount of good policies and laws are capable of changing societal attitudes and beliefs unless they are gradually inculcated in the educational and communication media of that society ...

In general, successful women entrepreneurs are not receiving the kind of public attention, recognition and media focus which is increasingly being observed in the industrialized and emerging developing countries” (Zewde and Associates, 2002, p. 11).

In Tanzania, “the cultural environment of Tanzania makes it more difficult for women to start and run enterprises due to the expectations and demands of their traditional reproductive roles” (UDEC, 2002, p. xiv).

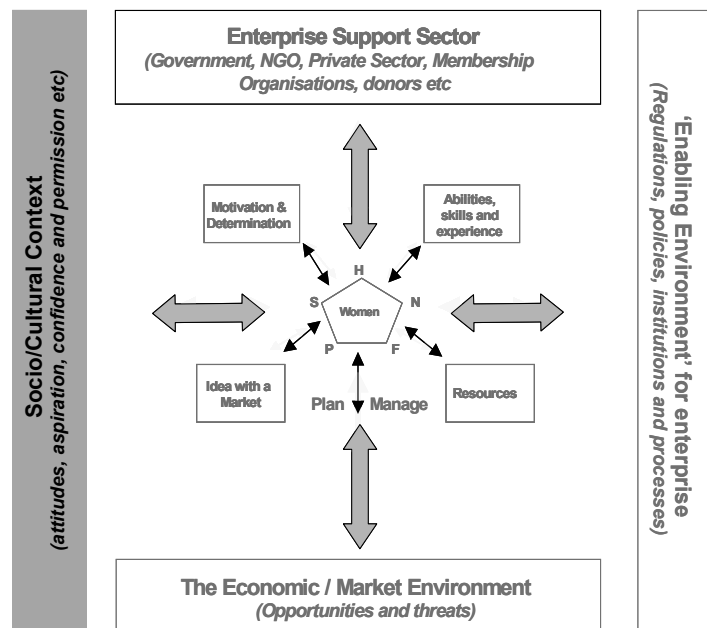
Negative attitudes and beliefs about women’s traditional roles have some significant impacts on women entrepreneurs, as indicated below.

- Not being able to access appropriate resources;
- Being regarded as minors, which limits their ability to own assets, enter into legal contracts and build collateral;
- Being physically limited in where and how they can operate their businesses, and;
- Being especially vulnerable to harassment from male officials and businessmen.

Such attitudes also discourage and deter many women from even considering business ownership as an option, and do not encourage them to actively pursue such an option. Indeed, self-censorship and self-restraint by women, because of anticipated societal and institutional obstacles, contribute to perpetuate and reinforce discriminatory practices against women entrepreneurs.

The socio-cultural context impacts of the various MAIR ingredients in a number of ways, such as:

- At the individual level, it affects women’s access to and use of all of the MAIR ingredients.



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- At the enterprise level, markets and market mechanisms are often subject to gender stereotyping.
 - At the level of business support, many institutions are gender blind and reinforce women's position in a narrow range of informal and microenterprises.
 - At the legislative level, there are customary laws which obstruct implementation of national legislation.

2.7 Summary

From the background literature reviews in all three WED study countries, it is clear that a range of research has been already undertaken on women entrepreneurs in a number of African countries, but this has tended to present a particular picture of these women being minor players in the MSE sector, with marginal enterprises, driven by poverty, and with little aspiration to grow their businesses, employ others and take business risks.

Women are also shown as having few skills and little ability to manage their businesses and take business decisions. Whilst much of the evidence that exists supports this view, there is a tendency to apply this profile to all women entrepreneurs – it has become the *de facto* profile – whereas the reality is that women entrepreneurs are not a homogenous group and they display a wide range of competencies and achievements in enterprise creation and development. This may be the “majority” picture, but it is certainly not a representative picture of women entrepreneurs in all African countries.

It would also have been of great interest to be able to draw comparisons between samples of women and men entrepreneurs, as well as to compare the situations of women entrepreneurs to other women in full-time employment. However, these approaches were seen as too ambitious for this stage of the WED study, and should meaningfully be investigated at a later time.

In the field research there was a need to revisit this picture of women entrepreneurs, to explore the breadth and depth of women's enterprises, and to ensure that the currently accepted “common knowledge” does not reinforce existing gender-based inequalities. Therefore, this was among the challenges that informed the ILO's Jobs, Gender and Small Enterprises' research study on Women's Enterprise Development. There was also a need to examine the experiences of women entrepreneurs in more depth, especially those women involved in the process of formalization and growing successful businesses, and to learn more from their experiences. This is what the next primary field research stage of the WED study set out to do.

3. Jobs, gender and enterprise in Africa – the primary research

3.1 The research agenda

The secondary research revealed that in each of the three countries there was a gap in information about those women entrepreneurs who are running more substantial businesses and aspire to grow. In Ethiopia and Zambia, this information gap was more basic in terms of profiling these women and their businesses, i.e., who they are, why they are in business, and what they are doing to formalize their business. By contrast in Tanzania, research had already been conducted on women in formal businesses (see for example Olomi, 2001; Nchimbi, 1999 and 2002; Rutashobya and Olomi, 1999), but there was less understanding of how these women and their businesses were different from the majority of other women entrepreneurs, and why and how these women had grown their businesses. More particularly, what was the range and scope of any gender-based issues and inequalities involved in and impacting on the women entrepreneurs' experiences of developing and growing their businesses?

From these different starting points, the primary research in each of the three countries had the following aims:

- a) **Ethiopia:** The aim was to examine the situation of women who run formal enterprises, the challenges they face, and the lessons that can be drawn from their experiences of setting up and growing businesses. More specifically, the research set out to review why the majority of Ethiopian women entrepreneurs are engaged in and apparently confined to vulnerable informal enterprises? What lessons can be drawn from the experiences of women who have grown and formalized their businesses, and as a result what measures could be taken to promote and support Ethiopian women entrepreneurs engaged in small-scale enterprises?
- b) **Tanzania:** The aim was to understand the processes and critical factors for women involved in formalizing their enterprises or developing small enterprises. More specifically, the research set out to examine the extent to which women entrepreneurs aspire to, try to and actually achieve growth. What strategies do women entrepreneurs who manage to formalize their business, and/or develop their businesses beyond a micro level adopt for business survival and growth? In addition, what role if any does the support environment play in facilitating the upward mobility of these women entrepreneurs?
- c) **Zambia:** The aim was to contribute towards closing the information gap by assessing the situation of women entrepreneurs who had established and/or developed registered businesses. More specifically, the research set out to profile these women and the activities in which they are engaged; identify factors that motivated them to go into business; examine how they are managing their MSEs; examine both informal and formal forms of support to women entrepreneurs; and identify possible areas of intervention for further assisting women's entrepreneurship in Zambia.

3.2 The research approach and methodology challenges

3.2.1 The approach

The purpose of the research was to increase the understanding about women who are running formal businesses, with the emphasis on “understanding” their experiences. Consequently, each of the research teams chose to pursue a qualitative research approach to go alongside the more traditional quantitative approach.

- They focused on a sample of women rather than a comparative study of women and men. Therefore, the aim was to examine women’s experiences and their perceptions of any gender issues, rather than look for gender-based dimensions in the responses from samples of women and men.¹² Each team aimed to sample between 120 and 125 women entrepreneurs, and have at least five in-depth case studies.
- They used case studies to complement the survey interviews. The case studies comprised of in-depth interviews with the women selected where topics were explored in greater depth. In the event, the numbers of valid respondents achieved for each of the three countries were as follows:

Table 4: Interviews and case studies carried out in all 3 countries

Country	Survey interviews	Case studies
Ethiopia	123	5
Tanzania	128	15
Zambia	118	5
Totals	369	25

Each of the research teams used interviewers who were from the same areas as the women entrepreneurs themselves, and/or were able to speak to the women in their own language.

3.2.2 Sample selection

It was agreed that the research studies would focus women’s formal enterprises which had experienced some degree of growth and development. The two terms “formal” and “growth” are somewhat abstract terms whose definition depends upon where and why you are looking at such issues. The following definitions were agreed and applied for the fieldwork.

a) Formality and size of business

- In Ethiopia “formal enterprises” were those registered and licensed by the respective Federal/Regional Trade and Tourism Bureau. Within this grouping, the team sought to select a ratio of 55 per cent micro and 45 per cent small enterprise owners, (i.e. micro with 2 to 5 employees, and small more than 5 employees).

¹² Comparative samples do provide female and male perspectives. However it is extremely difficult identifying groups of women and men entrepreneurs that are truly comparative in terms of their personal and business characteristics and backgrounds in order to make the comparison valid.

- In Tanzania, there was a greater emphasis on exploring the concept of “growth”, and hence the issue of formality was taken as that of being a licensed business. The sample included 70 per cent micro and 30 per cent small enterprises, as categorized by the official employment definition (i.e., micro 1 – 19 employees and small 10 – 49 employees).
- In Zambia, formal enterprises were taken as those registered with the Ministry of Commerce, Trade and Industry (MCTI) and this formed the primary selection criterion for the sample. In terms of size, the sample comprised 88 per cent micro (up to 10 employees) and 12 per cent small (10 – 30 employees).

b) Sectors

The Ethiopian and Zambian teams sampled enterprises from all sectors of business, while Tanzania focussed on the three predominantly women dominated sectors of food processing, textiles and beauty services. The rationale behind Tanzania’s choice was that there would be more chance of the research team finding more established, developed and growth-oriented women-owned enterprises in these sectors.

c) Growth

Various proxies were taken to define and identify growth-oriented enterprises.

- The Ethiopian team took growth-oriented enterprises to be those businesses which had been in operation for more than two years, and had shown an increase in their sales (revenue), capital, employment, and/or products/services or diversification in their businesses.
- The Zambian team took the status of “registered” business as a proxy for a “substantial” or “growth-oriented” business, together with the criterion that the enterprises had been operating for at least two years.
- The Tanzanian team took enterprises that had been in business for at least two years and demonstrated some form of “upward mobility”. Upward mobility was measured by a combination of indicators, including increased number of employees, formalization of business, improved quality of employment, improvements in premises used, and other businesses established. However, the 15 case studies were selected on the basis that they collectively reflected different degrees of upward mobility or growth, i.e.
 - **No significant upward mobility** – No increase or an increase of less than 3 employees;
 - **Some upward mobility** – An increase of 3–5 employees;
 - **Significant upward mobility** – An increase of 6 or more employees, and a change from micro to small. (See ILO, 2003b)

3.2.3 Sample identification

All three teams faced significant problems in identifying women entrepreneurs in formal and growth-oriented business, both in building a list or population of these women entrepreneurs, and actually finding the women and their enterprises once a sample had been selected. Such problems had also been experienced by a similar study in Pakistan (Goheer, 2003) and reinforced the discussions above about the “visibility” of women in business. The key problems faced included:

- No reliable lists of MSEs were available;
- Many intermediary organizations such as Chambers of Commerce, business associations, micro-finance institutions (MFIs) and business development service (BDS) providers were unwilling to share their client lists because of confidentiality issues or fears that the researchers would “take” their clients; and
- Those lists that were accessed were frequently out-of-date and incomplete, e.g., telephone numbers were missing, wrong addresses given, or they did not contain the necessary information for selection such as the length of time in business.

All three research teams, but especially the Tanzanian and Zambian teams, adopted additional strategies for locating relevant women entrepreneurs and used the “snowballing” technique, where women entrepreneurs already identified were asked to suggest other women they knew in business who fitted the profile for the survey. These data difficulties, together with the criteria of the sample and constraints on the timescale for completing the research, meant that the profile of these women entrepreneurs sampled and interviewed was inevitably urban-based. The distribution of the survey participants is given in Table 5 below.

Table 5: Location of the survey participants in the three countries

Ethiopia		Tanzania		Zambia	
6 Regional towns		3 Urban centres		2 Urban centres	
Addis Ababa	20	Arusha	39	Lusaka	78
Nazareth	20	Dar es Salaam	65	Kitwe	40
Awassa	22	Zanzibar Town	24		
Bahir Dar	21				
Mekelle	20				
Dire Dawa	20				
Total No. surveyed	123	Total No. surveyed	128	Total No. surveyed	118

Source: ILO, 2003a ,b and c.

At one of the national conferences, the research was challenged as not being representative of the majority of women entrepreneurs in each of the three countries, where the majority of women and hence women entrepreneurs are in rural areas. This was indeed correct, as the research did not set out to be representative of all women, nor of the majority of women entrepreneurs in Ethiopia, Tanzania and Zambia. The WED Study focused on a non-traditional minority, i.e. a group of successful women entrepreneurs running formal businesses in order to see whether lessons could be learnt from their experiences.

This more qualitative approach to data collection, surveys, in-depth interviews and consultation sought to explore in detail and unpack the women entrepreneurs’ experiences of growth and success. It aimed to capture the detail surrounding successful women entrepreneurs’ aspirations, motivations and experiences as regards survival and growth, as well as the issues surrounding their business transition from informal to formal operations. Lessons from these successful women would then provide some positive role models, and highlight solutions and ideas for ways in which a larger group of women could develop as successful entrepreneurs in the three study countries.

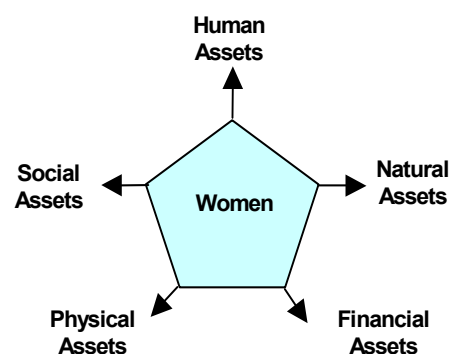
4. Profiles of women entrepreneurs in some African countries

The detailed findings from the fieldwork in each of the countries can be found in the three country primary research reports (ILO, 2003a; 2003b; & 2003c). This section synthesizes and highlights the key points, common themes and interesting issues arising from the research. This synthesis is reported under several headings relating to the different dimensions of the women, their businesses, and their experiences around the whole area of entrepreneurship. These dimensions are similar to those that emerged from the secondary research findings (as detailed in section 3), and include: the women entrepreneurs' assets (i.e. the various forms of capital) for business; developing and resourcing their business, including start-up; formalizing, growing, managing and planning their business; employment in their enterprises; experiences with business support; future plans and prospects; the role of the enabling environment, and the socio-cultural and economic contexts for the women entrepreneurs.

4.1 The women entrepreneurs and their assets for business

As we noted above, these women entrepreneurs by the very nature of what they were doing – as business owners of formal enterprises – were not going to fit the profile of the perceived “average” woman entrepreneur in any of the three study countries. The field research findings confirmed that this was the case. However the findings also showed that the women were not so different from many of their contemporaries as to be labelled as rare or exceptional “elite” group. Figure 7 illustrates the links between the woman herself and her access to various assets. This section concentrates on her access to social and human assets.

Figure 7: Women and their assets for business



4.1.1 Age profile

The women entrepreneurs interviewed came from varying age groups. In all three survey groups, the youngest women were in their late teens, and the oldest were over 50. Zambia had a slightly older profile with the largest category (45 per cent) of the women falling within a 41 to 50 years age group. In Ethiopia 61.8 per cent of the women respondents were between 20 and 39 years, whilst in Tanzania the largest single grouping of women (40.6 per cent) were between 31 and 40 years of age. This profile is similar to previous research on women entrepreneurs in each of the respective countries, and to research on comparable women entrepreneurs elsewhere (e.g. for Pakistan, see Goheer, 2003).

4.1.2 Education

Lack of formal education is often quoted as a factor limiting the development of women as entrepreneurs and contributing to their lack of access to resources, as was illustrated in the WED Study preliminary reports. The educational levels of the women in

the three WED Study countries ranged from those who had never been to school (16 or 4.3 per cent of all the women) to those with postgraduate qualifications. However the majority had completed their secondary school education. Of those who reported they had had no formal education, the majority (11 of the 16) were from Ethiopia. Interestingly, in all three countries the women entrepreneurs interviewed seemed to have an above average level of education when compared to their contemporaries. For example, in 1997 a Government survey of informal sector women entrepreneurs in Ethiopia showed that 59 per cent were illiterate and yet over 90 per cent of the Ethiopian women entrepreneurs interviewed in the WED Study had had formal education, with 66 per cent having completed secondary education. Similar educational profiles were reported in Zambia and Tanzania (ILO, 2003b & c).

In Tanzania the research also examined the educational profile of the women's family and this showed that many of the women came from families where their spouses were similarly well-educated (over 85 per cent of spouses had at least secondary education), although their parents tended to have had only primary education and below.

In summary, the overall educational profile of the women interviewed is quite different from that normally portrayed for women entrepreneurs in African countries, and it is also above average for women in general in each of the three study countries. To a certain extent, this is not surprising given the tendency of past research to focus on women in the informal sector, and the fact that this WED Study's focus was on women in formal businesses. Nevertheless, the differences are substantial. These findings compare well with another ILO research project that also looked at women in formal enterprises in Pakistan (Goheer, 2003). It is likely that better education for women brings with it greater opportunities to further develop their human assets, such as skills, experience, health and general well being, which in turn enable the women as entrepreneurs to access other assets more easily.

4.1.3 Work experience

When looking at what the women entrepreneurs had been doing immediately prior to being in business, the survey findings revealed that the majority (62 per cent) had previous work experience, including a significant minority who had either worked in a family business or had had their own business.

In Tanzania, 73 per cent (94) of the women had previously been employed, and of this group some 25 (or 27 per cent) had had their own business. Also, many of the women had family members who were in business – 27 per cent had spouses, 27 per cent had fathers, and 18 per cent had mothers who were entrepreneurs. In Zambia, 67 per cent (79) of the women had been in employment prior to starting their business, with 19 (24 per cent) of these stating they had been self-employed. In Ethiopia, 46 per cent (57) had been employed immediately prior to starting their business, with 19 (41 per cent) of these being in "another" business. Interestingly in Ethiopia, when the women were asked whether they had any work experience of relevance to their current business, 64 (52 per cent) said that they did. Of these 64 women, 36 per cent had gained this from having their own business, and a further 41 per cent from working in their family's business.

For all three countries a total of 18 per cent of all the women interviewed had previously been in business or self-employed, and a further 11 per cent had worked in other MSEs or their family's business.

In essence, many of the women were bringing a substantial amount of human and social assets to the development of their own business in the form of business know-how. The experience of operating and networking within a formal workplace and business environment had perhaps helped in further developing their relevant "know who" and

networking skills for business. Indeed, in the Tanzanian sample the women noted that the skills and competencies acquired prior to starting their business played a critical role in facilitating start-up (ILO, 2003b p. 22). Once again this background does not concur with the perceived “average” profile of women entrepreneurs in African countries, as portrayed by the WED Study preliminary (secondary) research.

4.1.4 Family status

Much is said about how women entrepreneurs are constrained by their multiple roles within the family and community, and the various responsibilities and restrictions that arise from and accompany these roles. The majority (64 per cent) of the women interviewed in the WED Study were married at the time of the study – 69 per cent in Tanzania, 63 per cent in Ethiopia and 60 per cent in Zambia – and most had been married before starting a business. Only in Zambia were there women in polygamous marriages (4 per cent). In both Ethiopia (11 per cent) and Zambia (18 per cent), there were notably more widows than Tanzania (3 per cent). In Zambia these widows had found themselves as single heads of households following the death of their spouses, and had mostly started a business to help generate household income. In Ethiopia, 21 per cent of the women entrepreneurs were single compared to 14 per cent in Zambia and 19 per cent in Tanzania, and most of these were less than 30 years old. The Ethiopian researchers felt that stimulus for business ownership for this “single” group was associated with the high levels of unemployment experienced in Ethiopia, where younger people had few employment options and had to turn to self-employment.

Nearly all of the women interviewed in the study had children. In Tanzania, 85 per cent (109) of the women had children, with 32 per cent (35) of those having more children than the Tanzanian national household average of four children. In Ethiopia where the average household size is 4.8 (see CSA, 1995), the average number of children of the women surveyed was six. In Zambia, only 22 per cent (26) of the women entrepreneurs had more than six children, the equivalent of the national average fertility rate (CSO et al, 1996), with the majority (72 per cent) of the entrepreneurs having four or less children.

In addition to their children, nearly all of the women entrepreneurs interviewed had other dependents in their households. In Tanzania, 54 per cent (70) of the women interviewed lived in extended families. In Zambia, 64 per cent of the women interviewed had dependents at home in addition to their immediate family – the average had two to three additional household members, and six of the women had six or more dependants. In Ethiopia, the circumstances of the women varied greatly: three women had no children or dependents, and yet one woman lived within a 15-person household. The average household size of the Ethiopian women was six persons.

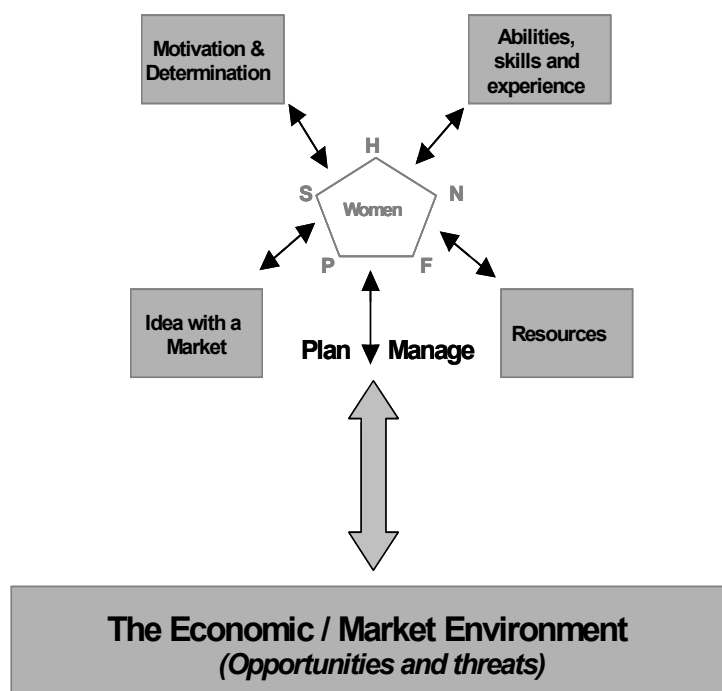
From this data, it is clear that the majority of the women entrepreneurs in the WED Study, like most of their peers, had household and reproductive responsibilities to fulfil in addition to developing their own business. In this respect they have experienced, and presumably are still experiencing, the typical constraints on their time and mobility associated with these responsibilities, as emphasized in most of the previous research on women entrepreneurs.

Whilst the primary research findings reported later in this report reveal that such constraints had indeed been experienced, the findings also reveal that many of the women entrepreneurs in this WED Study benefited positively from the support of their family through receiving financial, moral and practical support. In this respect the family set-up was experienced more as a social asset for business, rather than as a source of hindrance or constraint.

4.2 Establishing and resourcing the business

An important aim of the WED Study’s field research was to examine the process by which the women had gone into business, the nature of their business, and the way in which the women had marshalled the resources or the “MAIR ingredients” needed for developing a successful business. The MAIR ingredients of Motivation, Abilities, Ideas and Resources are shown in the research framework in Figure 8.

Figure 8: MAIR Ingredients for a successful business



4.2.1 Motivation and determination – the drivers for business ownership

Findings from the secondary research revealed mixed views about whether or not women entrepreneurs are serious about their business ownership. Indeed some previous research had labelled women as having “inappropriate attitudes to business” (UDEC, 2002). However, the field research findings given below present a picture where most of the women are very committed to their business, and have clear plans for further developing the business.

In all three countries, the majority of the women entrepreneurs interviewed had been the sole or primary drivers for starting their business – in Tanzania this applied to all the women, as it had been one of the key selection criteria for constructing the research sample. In Zambia, 77 per cent of the women had started the business alone, with a further 14 per cent starting it with another family member or friend. Only 9 per cent of the women had taken over a business started by others. In Ethiopia, 57 per cent of the women had started their business alone, the remainder started with others.

In terms of motivation for start-up, the women entrepreneurs reported having a range of reasons for choosing to start-up their own business. Table 6 shows the desire to be self-employed and independent, and the need for income as the main drivers for Ethiopia and Tanzania. In Ethiopia family tradition is also important, which no doubt relates to the finding that many women in Ethiopia had gained earlier business experience from their family business. In Zambia – where the responses were recorded differently – the profile is similar with a slightly greater emphasis on income generation.

Table 6: The primary reasons given for choosing to start their own business

Primary reasons for business ownership	Ethiopia		Tanzania	
	Frequency	%	Frequency	%
To be self-employed/ to be independent	55	44.7	39	30.5
Family Tradition	26	21.1	-	-
Brings high income	17	13.8	-	-
No other alternative for income/need to supplement income	13	10.6	37	28.9
Small investment is required	4	3.3	-	-
Enjoyment of the work involved	-	-	16	12.5
Use skills/competencies already acquired	-	-	8	6.3
To have something to have control over	-	-	4	3.1
Others	8	6.5	24	18.8
Total	123	100.0	128	100.0

Source: ILO, 2003a & b.

These motivating factors or drivers are not dissimilar to those given by both women and men entrepreneurs in other research studies, as indicated in the ILO's preliminary reports (UDEC, 2002; Zewde and Associates, 2002; and JUDAI and Associates, 2002).

In Ethiopia the research specifically asked the women about their commitment to business ownership. When asked what they felt about being an entrepreneur, 88 per cent of the women said that they were proud of being a business owner. Furthermore, 75 per cent reported that they would not leave or close their business if offered a permanent job. Both of these responses indicate a strong degree of commitment to business ownership. Most of the 25 per cent who would give up their business gave reasons associated with the need to generate a better and more consistent income. The Tanzanian research also probed "motivation" issues further with their in-depth case studies and found that *"when asked whether they would stop the business given alternative and better paying jobs, all women including Nana who is struggling to make ends meet, categorically indicated that, whatever they earn elsewhere they would still maintain the business ... They see the business as important parts of their lives and not just mechanisms for generating income"*. A fitting summary note is the researchers' own conclusions that *"we should therefore acknowledge that the women entrepreneurs are generally strongly committed to their activities, even if they are still operating at a very small-scale"* (ILO, 2003b, p. 20).

4.2.2 Business characteristics, the business idea and its market

All three research teams set out to survey women's businesses that had been formally operating for at least two years. However, in Ethiopia, on interviewing the women the researchers found that seven of the businesses had only been formally registered for six months. This experience illustrates some of the difficulty in finding accurate data-sets for identifying both women entrepreneurs and specific types of businesses for the research. As many of the businesses sampled had been referred on by others in the understanding

that the businesses had been operating for some time, this also shows the lack of distinction made between what is a “formal” and “informal” business, and demonstrates a lack of clarity about when a business actually “starts”. This perspective was given further reinforcement from the Zambian research findings, which showed that whilst 55 per cent of the women had taken 6 months to start their business, others had taken a number of years – with nearly 15 per cent taking over a year to develop their business (ILO, 2003c).

In Ethiopia the businesses sampled ranged from those that were “newly” registered to one business that had been trading for 50 years. However, the majority (54 per cent) of the businesses had been trading since 1995, and the researchers linked this to the change in government in 1991 and the subsequent opening up of the economy. In Tanzania only seven per cent of the women had been in business prior to 1985 when the first steps were taken to liberalize the economy. The majority (75 per cent) of the Tanzanian entrepreneurs had been operating for between two and seven years. In Zambia, 54 per cent of the women had been in business for between two and five years, with four of them trading for 21 years or more.

As was intended in the specific aims of the WED Study, the sample of women interviewed were running established businesses which had survived (some on an informal basis) beyond the first vulnerable stages of business start-up. In this respect the women had successfully initiated and established their businesses.

What follows are some descriptive aspects of the women’s enterprises, including the legal status, sector of business activity and significant markets for their products and services.

a) Legal status

Whilst the women’s businesses were legally registered under a range of different formats, the majority were operating as sole traders – 83 per cent in Ethiopia; 88 per cent in Tanzania, and 65 per cent in Zambia. In Zambia a further 31 per cent of the women were majority or equal shareholders¹³ in their business.¹⁴

In Tanzania the research team asked the women entrepreneurs about the legal status of their business at start-up, as well as their current status. The findings showed that business status had generally remained constant, with the majority starting and remaining as sole traders.

b) Type of business

The majority of the women entrepreneurs in the three study countries had businesses in the trade and service sectors, as indicated in Table 7 below.

¹³ The term shareholder means any person who has an amount of money invested in the business and in the ownership of the business, rather than the narrower definition of legal shareholding in a limited company.

¹⁴ The remaining four women were less than equal shareholders – a legal characteristic which should have disqualified them from the sample. However the women saw themselves as owning and directing the business, which is why they included themselves into the sample.

Table 7: Type of business by sector (percentages)

Sector	Ethiopia	Zambia	Tanzania
Trading	33.1	-	30.1
Services	30.5	30.4	43.9
Manufacturing	25.4	43.8	14.6
Multi-Sector	11.0	25.8	10.6
Handicraft	-	-	0.8
Total	100.0	100.0	100.0

Source: ILO, 2003a,b and c.

Note: The Tanzanian researchers selected their sample based on the three sectors of food processing, health and beauty, and textiles. Hence estimates have been made on the distribution of those in the food sector, splitting them between trading and manufacturing.

Not surprisingly, most of the women entrepreneurs were operating in what are usually termed “feminized” sectors, and in some cases (e.g. Tanzania) they had been specifically selected from within such sectors, as the three sectors selected in Tanzania would all be labelled as feminized or “gendered” sectors. Having said this, there were examples from Ethiopia of women in non-traditional sectors such as garage services; sale of auto parts; sale of computers; woodworking; and production of building materials. In Zambia there were examples from electrical and hardware stores, gemstone mining and processing, and hydraulic and pneumatic repairs. It should be noted that the national research teams had autonomy in selecting the sectors and composition of their samples, and this means that the sectors were not identical and as a consequence direct comparisons are not always possible.

c) Primary markets

The research findings confirmed previous studies which highlighted the fact that most women entrepreneurs (as with many MSE operators generally) tended to sell their products in local markets and relied on basic marketing mechanisms, such as word-of-mouth selling, as the primary means of promoting and selling their goods and services (see also Goheer, 2003, for lessons from Pakistan). In Ethiopia, 98 per cent said that they sold most of their products in the local market place, with the remainder selling mostly to the national market. In terms of promotion, 69 per cent of the Ethiopian women entrepreneurs said that they relied upon word-of-mouth promotional techniques to market their business.

In Tanzania, nearly all of the women entrepreneurs sold locally within their own district, but 79 per cent also sold within their broader region, and three per cent (4 women) had international sales. Interestingly, the findings from Tanzania showed a shift in market coverage as part of the business growth and formalization process of the business, with only 29 per cent of the women selling outside of their district at start-up, while 83 per cent of them were doing so at the time of the survey, which demonstrates a substantial development of their businesses.

In Zambia, the profile of markets and marketing is very similar to that of Ethiopia. If the five case studies are taken as indicative, most (i.e. three) have very localized markets and sell by word of mouth; another (a guest house owner) has clients from the region but is also trying to build an international visitor client base (primarily by word of mouth), and the fifth business has an extensive market that operates throughout three provinces, and the woman entrepreneur uses personal contacts from her previous employment in the sector as the primary means of promoting her business.

4.3 Resourcing start-up

Another dimension of the research was to explore how the women entrepreneurs resourced their business at start-up: how did they source and manage the mix of ingredients needed for a successful start-up?

4.3.1 Challenges for start-up

When the women were asked about the greatest challenges they faced in starting their business, most mentioned problems in obtaining finance. In addition, those in Ethiopia and Zambia also noted problems in finding premises, and those in Tanzania highlighted problems of markets and marketing (as indicated in Table 8).

Table 8: The three greatest challenges for start-up

	Zambia		Ethiopia		Tanzania	
	Frequency	%	Frequency	%	Frequency	%
Finance	62	53	41	33	14	11
Premises	26	22	51	41	-	-
Markets and Marketing	25	21	-	-	47	36
Labour	-	-	8	6.5	-	-
Skills	-	-	-	-	11	9
Others	5	4	23	19.5	56	44
Total	118	100.0	123	100.0	128	100.0

Source: ILO, 2003 a, b & c.

Few of the challenges mentioned by the women entrepreneurs were labelled as gender-based issues specific to women, although in Zambia nine women (7.6 per cent) mentioned that combining the roles of family and business presented a particular challenge for a woman in business, and in Ethiopia three women mentioned that lack of confidence was a challenge in starting their business. However, further discussions with the women (particularly in the case studies) revealed gender-related issues such as limited mobility, societal expectations, customary laws, practices, etc., which underpin many of the challenges highlighted by the women in the survey. These issues are discussed in the remainder of this section.

4.3.2 Accessing finance for start-up

The WED Study's preliminary (secondary) reports showed that most MSE entrepreneurs, and in particular women, obtain their start-up finance from personal sources. From Table 9 below, it is clear that this is the case for the women entrepreneurs in the three WED Study countries, with over 50 per cent of the women entrepreneurs using their personal savings as start-up financing. In Zambia, where 40 per cent stated this source, a further 10 per cent said that they used their retrenchment benefits as start-up capital, which could also be considered as personal savings. Very few of the women had managed to access funds from financial institutions. In Ethiopia those women in small enterprises felt that the loans offered by MFIs were inappropriate to their needs, as they were too small in size and used the group lending methods of delivery, which did not suit them. In Tanzania only three of the women entrepreneurs had managed to get a start-up loan from a bank, with a further 8 getting a loan from an MFI. As for the remainder of the women entrepreneurs, the main source of funds was the woman herself and her family.

This reliance on personal sources of finance no doubt explains why start-up finance was perceived as one of their three most significant challenges by many of the women interviewed (32 per cent). This finding mirrors the research undertaken on a similar group of women entrepreneurs in Pakistan, where 73 per cent (109) of the women used personal/family savings for start-up, and 24 per cent stated start-up finance as a problem (Goheer, 2003).

Table 9: Sources of start-up funds (percentages)

Start-up Financing	Ethiopia Main source	Zambia Main source	Tanzania All sources*
Personal savings	54.0	40.0	67.0
Borrowed or gifted from relative or Friend	18.0	19.0	21.0
Household/ Spouse	15.5	-	33.0
Financial Institution	5.0	9.3	13.0

* Gave multiple answers

Source: ILO, 2003a, b and c.

4.3.3 Premises and equipment at start-up

Accessing appropriate and affordable business premises was also seen as a challenge for start-up, particularly for those in Zambia and Ethiopia. Nevertheless in Ethiopia all but one of the women entrepreneurs said that they had premises for their business. Of the 122 women with premises, 59 per cent rented their premises, 37 per cent owned them, and the remaining 4 per cent shared premises with others. Many (60 per cent) of those renting said that whilst the premises were adequate for their business, the rents were too high.

In Zambia, 42 (35 per cent) of the women entrepreneurs started their business at home, yet only 12 were home-based at the time of the survey. The others had been able to graduate and have places in the business districts or market places. At the time of the survey, 74 per cent of those with business premises rented them, 18 per cent owned their premises, and the remainder had premises owned by their family or friends. Many of those who had shifted their premises from their home to dedicated business accommodation said they had done so for two reasons. Firstly, because of the lack of privacy for their business at home, and secondly the constraints imposed by the social customs of having to entertain clients as visitors when they came to the home, and this function was seen very much as a woman's duty.

In Tanzania accessing premises was not seen as a specific challenge for the women entrepreneurs, and it was not discussed in any depth in the general survey. However the in-depth case study interviews revealed that there was one group who did experience problems: the women entrepreneurs operating food-processing businesses emphasized the difficulties in getting affordable premises which met with the food regulations. For them there were difficulties in finding such premises, and those that were available were very expensive.

In Ethiopia the research also looked at how the women had sourced key items of equipment for their business. However none of the women reported any great difficulties in this area with 67 per cent purchasing their equipment, and a further 12 per cent obtaining it from family and friends.

The overall findings demonstrate that the women entrepreneurs in the three survey countries are different from many of those profiled in the earlier research reported by the WED Study preliminary reports, in that the majority have places or premises from which

they run their business. Moreover, the majority are operating their enterprise from dedicated business accommodation, rather than from home, and many claim to be paying high rents in order to do this.

4.3.4 Developing skills for start-up and know-how through training

Many of the women entrepreneurs had engaged in some form of training before and/or during the period of establishing their business. The primary motivating factor for this was to improve their skills, know-how and general competencies, both in areas technically related to their type of business and for business management skills more generally. The women sourced this training from a range of agencies, especially NGOs. Most appeared to feel that the training was relevant for their business and had helped them in start-up.

In Tanzania, *“for the women involved in food processing, the most critical support factors in starting their businesses were the technical training and access to packaging materials and quality labels from a UNIDO-supported programme”* (ILO, 2003b, p. 23). In Zambia, 73 (62 per cent) of the women said they had received training before starting their business, with 53 per cent of this group finding the training very useful for running their business (ILO, 2003c, p. 18). In Ethiopia over one third (36.5 per cent) of the women entrepreneurs said that training was an important means of acquiring knowledge to develop their business – this was particularly noted by the small (56 per cent) entrepreneurs rather than the micro entrepreneurs (20 per cent).

4.3.5 Family support at start-up

As noted earlier, a substantial number of women noted that the support of their family had been a factor in facilitating the start-up of the business. The families had provided and/or helped to access additional human assets (such as skills, expertise and labour); financial assets (e.g. money and collateral); physical assets (e.g. premises and equipment), and social assets (such as contacts, moral support and ideas).

In Ethiopia over one third (39 per cent) of the women entrepreneurs said that financial and material support from relatives and friends had been their primary source of help for start-up. Indeed when the women entrepreneurs were specifically asked about the nature of any help given, some women (4 per cent) said that they were assisted with a range of chores in the house and with the children. In Zambia, 34 per cent of the women said that family support had been a significant factor in facilitating start-up, with a further 13 per cent saying the same about assistance from friends and workmates. When asked about the attitudes of their families to them starting a business, 75 per cent of those married stated that spouses had been very supportive, and 80 per cent said other family members had also been supportive.

In Tanzania, both support from the family (as quoted by 16 per cent of the women) and in particular support from the spouse (a further 15 per cent) were given as significant factors in facilitating the start of the business. This support was seen in terms of moral support, encouragement and confidence boosting, as well as financial and material support.

4.4 Formalizing the business

A primary objective for all three research teams in the WED Study was to develop some greater understanding of the business formalization process as experienced by the women entrepreneurs. As noted earlier, informality has long been a characteristic associated with African women entrepreneurs (UDEEC, 2002; Zewde and Associates, 2002;

and JUDAI, 2002). The WED Study findings show that formalization is a complex process which varies according to type of business, place of business, and the legislative system under which the business operates. The Study revealed that formalization is concerned with and leads to greater status and recognition for women in business. It is about legitimacy and being counted (and taxed), about protection from harassment, and about accessing a range of support mechanisms. Although not covered in the WED surveys, it would have been interesting to determine if there exist any differences in the formalization of enterprises between women and men.

4.4.1 What is formalization?

In each country the characteristics of business formalization differed slightly. In Tanzania formalization was perceived and measured in terms of a recognized legal status, licence acquisition and having a bank account. Indirectly, acquisition of premises was also seen as an indication of formalization as the licensing process often required businesses to have separate premises which comply with standards within specific sectors.

Table 10: Formalization of business in Tanzania: Start-up and current status

Aspect of formalization	When started		Currently	
	Frequency	%	Frequency	%
Legal Status				
Sole proprietorship	113	88.3	113	88.3
Partnership	12	9.3	12	9.3
Limited liability company	2	1.6	2	1.6
Non-response	1	0.8	1	0.8
Total	128	100.0	128	100.0
Licensing				
No licence	38	29.6	29	22.7
Minor licence	56	43.8	49	38.2
Principal licence	34	26.6	50	39.1
Total	128	100.0	128	100.0
Type of Bank Account				
Savings	66	51.6	83	64.8
Current	15	11.7	32	25.0
None	47	36.7	13	10.2
Total	128	100.0	128	100.0

Source: ILO, 2003 b.

Table 10 above shows significant changes in the acquisition of principal licences¹⁵ and bank accounts since the women had started their business. Only 27 per cent of the women entrepreneurs held principal licences when they started, as compared to 40 per cent currently, and a greater proportion of women had opened savings and current bank accounts for their business.

In Zambia, formalization is primarily associated with business registration (rather than being a licensed business), getting premises and opening bank accounts. Firms are required by law to register under either the Business Names Registration Act, when they are issued with a Certificate of Business Names Registration, or under the Companies Act, when they are issued with a Certificate of Incorporation.

Table 11: Registration of businesses in Zambia

Law (and related institution)	Frequency		Total	%
	Lusaka	Kitwe		
The Business Names Act (Ministry of Commerce, Trade & Industry)	55	13	68	57.6
Companies Act (Ministry of Commerce, Trade & Industry)	22	24	46	39.0
Other (e.g. Council, Ministry of Education as professional ministry)	1	3	4 ¹⁶	3.4
Total	78	40	118	100.0

Source: ILO, 2003 c.

It is a requirement for all businesses in Zambia to register under one of these two Acts. The sample of women entrepreneurs for the WED Study in Zambia was selected on the belief that all of the businesses were registered with one of the two authorities mentioned above. It subsequently emerged that four of the businesses were not actually registered, although all four thought that they had done so and saw themselves eligible for inclusion in the WED research. Essentially these four women had registered for either trading or educational licences and thought that this constituted business registration. For example, a woman entrepreneur who ran a nursery and pre-school in Kitwe could not understand why the bank would not allow her to open a business account using the two certificates she had obtained from the City Council and Ministry of Education. While these two certificates gave her licence to operate, they did not constitute a “business certificate” from the Ministry of Commerce, Trade and Industry, hence her business was not formally registered and the bank would not let her open a business account. In Zambia, 81 per cent of the women entrepreneurs reported that they had a bank account, which also confirmed their registered business status.

In Ethiopia, formalization appears to primarily comprise of registration (i.e. registering as a legal entity with the respective Federal/Regional Trade and Tourism Bureau), and being licensed with those institutions and regulations appropriate to specific sectors. All of the businesses in the survey were formally registered in this way.

¹⁵ A business with a minor licence can be described as semi-formal. A minor licence is a permit issued to enterprises which are too small to justify the fees normally charged for a regular (principal) licence. Minor licences are regulated and issued by local authorities, while a principal licence is a formal licence regulated by some piece of national legislation. The latter attracts a relatively large annual fee and the licensee is also liable to income tax.

¹⁶ Note: The four women referred to above who did not register their businesses with Ministry of Commerce, Trade & Industry are included because they believed they had fulfilled the requirements of the law.

4.4.2 Why formalize?

The women entrepreneurs gave a range of reasons for formalizing their business, most of which related to legal compliance. Table 12 gives the breakdown of the reasons given in Zambia, and these are indicative of reasons given in the other two countries.

Table 12: Reasons for Zambian women registering their businesses

Reason for registering the business	Frequency	%
To comply with the law/avoid harassment by law enforcement agents	94	79.7
To facilitate access to loans/materials and other services	17	14.4
For security and expansion of the business	4	3.4
To make my business known	1	0.8
To separate business from personal activities	1	0.8
Do not know (spouse did it)	1	0.8
Total	118	100.0

Source: ILO, 2003 c.

In Tanzania, most of the 15 women entrepreneurs who participated in the in-depth study had formalized their business activities: of the 9 women who started informally, 7 have acquired formal business premises, 6 of whom have obtained principal licences as well. Two reasons accounted for their decisions to formalize. *“First, the businesses had grown to a level where it was difficult to sustain them without being constantly harassed by tax officials. Secondly, they needed to establish formal premises and procedures in order to attract more customers. Ukweli says that it is difficult for her to sell her products to supermarkets because they demand receipts, which she cannot issue without a licence. Meritta notes that had she not relocated to formal business premises she would not have been so popular with dressing brides and bridesmaids”* (ILO, 2003b, p. 26).

In Ethiopia the reasons given for formalization were very similar. Interestingly a number of the entrepreneurs in microenterprises chose to remain unlicensed (although they were registered) because of their fear of the higher taxes and general compliance expenses associated with being licensed.

4.4.3 Process of formalization

In Zambia, 64 per cent of the women had registered their business at start-up with the remainder doing so subsequently. Most women carried out the actual registration themselves (60 per cent), or had done so with their spouse/partner (14 per cent). In some cases the spouse undertook the registration alone (12 per cent), and in the remainder of cases the women used accountants or lawyers. The majority of women entrepreneurs (59 per cent) felt the cost of registration was fair and affordable, and nearly one third (32 per cent) stated that it was very expensive. Also, while 58 per cent experienced no substantial problems with the process of registration itself, process, some 25 per cent had experienced significant problems relating to delays, paperwork and related costs.

In Ethiopia, the majority (72 per cent or 89) of the women entrepreneurs were aware of the regulations pertaining to their business, and some 86 per cent of these (77) had attempted to comply with the licensing requirements relating to their sector. Only 20 per cent (of the 77) had completed the formalization process without any problems, while the large majority (62 of them) quoted costs, misinformation and bureaucratic processes as the key problems they had faced.

In summary most of the women entrepreneurs interviewed appeared to have coped well with developing and resourcing their new businesses, primarily relying on their own means and those of their family and friends. Most reported that they had acquired appropriate premises, although at a high cost. Most have completed some form of registration or licensing process, and the majority seem to have had no major problems with this, although many noted the complexity and cost of these procedures and the bureaucracy surrounding them. Having survived start-up, what then were the women's experiences in further developing their business?

4.5 Growing, managing and planning the business

The majority of the women entrepreneurs in the WED Study had developed their business in some way since start-up. The research examined their experiences of managing their business throughout this period, from start-up to the present day. A number of different yardsticks were used by the women to assess growth (see ILO, 2003a, 3.3.1 for a typical profile).

4.5.1 Growth in the business

As indicated earlier, in each of the survey countries different criteria were used to determine and identify "growth-oriented" women entrepreneurs, and as a consequence somewhat different measures of "growth" emerged from each of the national studies.

In Tanzania the average number of workers in the women's businesses had grown from three employees when their business started to five in the food processing and beauty and health enterprises, and six in the textile businesses. Most of the employees were on permanent contracts, while many of the women entrepreneurs also used their close relatives as part-time workers in their business. Furthermore, 46 per cent (59) of the women had additional businesses, with 30 per cent (38) of the women entrepreneurs having more than one business, with a further 16 per cent (21) having more than two businesses.

In Ethiopia the majority of the women entrepreneurs had developed their business through some form of expansion – 76 per cent of those in small enterprises and 60 per cent of those in microenterprises. Some 70 per cent of the women now in small-scale enterprises had started out as microenterprises and had grown their business. Table 13 states the ways in which these women entrepreneurs had developed their business.

Table 13: Forms of business development by women entrepreneurs in Ethiopia

Form of business development	Percentage
Ways of Expansion	
Expanded size of enterprise	34
Hired more workers	21
Improved quality of the product	10
Started selling in new markets	7
Ways of Business Diversification	
Added new products	26
Relocated working premises	1
Changed the type of business	1
Rationalization of Business	
Reduced costs by buying inputs in bulk	1
Reduced type of products	1
Reduced number of employees	1
Others	2
Total number of respondents who had expanded/diversified	82

Source: ILO, 2003a.

As discussed later in the report (see Table 15), Zambian women entrepreneurs saw business growth primarily in terms of employment. Many of the women reported that they had increased employment in their business after the start-up stage. Collectively, this amounted to an increase from 312 jobs at start-up to 1,013 jobs currently. As in Tanzania, some 22 per cent of the women entrepreneurs in Zambia had second businesses, but the employment generated in these businesses was not specifically noted and taken into account by the researchers.

4.5.2 Time spent in the business

As the preliminary WED Study reports showed, time is a very precious resource for many women entrepreneurs, especially those who are running their business alongside managing their family. The WED Study, especially in Ethiopia and Zambia, looked at how much time the women were spending in their business and what the women were taking out of the business in terms of financial remuneration.

In Zambia the majority (74.6 per cent) of the women entrepreneurs are running their business by themselves. Some (12 per cent) work in the business on a part-time basis as they are in full-time employment elsewhere, and get others in to manage the business on a day-to-day basis. Sixty per cent of all the women spend at least seven hours per day at or working on the business. The women were reluctant to talk to the researchers about precise financial matters and this applied to questions relating to their financial drawings. However, an indication of drawings was gained by asking the women how much they contributed to their household expenditure from the business on a regular basis. These drawings varied, but the largest group (25 per cent) took out the equivalent of \$68 per month, with the greatest amount – some \$227 per month – being taken by 5 per cent of the women.

In Ethiopia 85 per cent of the women entrepreneurs are engaged in their business full-time, while the remainder have employment elsewhere and get others in to manage the business. Seventy per cent of the women said that they did not pay themselves a wage on a regular basis, rather they took out drawings when they needed money, when there were funds to take, and when they decided not to reinvest the money back into the business. The average salary the women paid themselves was Birr 850 per month, the equivalent of \$100, which is comparable to the lower end of a public sector salary in Ethiopia.

In Tanzania all of the women entrepreneurs were fully engaged in their business and, as noted earlier, a significant number of the women (46 per cent) were running more than one business. No specific details were given as regards drawings from the business, although the case studies revealed that the women used income from the business to increase the household's standard of living.

4.5.3 Decision-making in the business

The research found that in almost all cases the women entrepreneurs were the primary decision makers in their business. This was not too surprising as it had been one of the criteria for qualifying a business for inclusion in the WED Study.

In Ethiopia the majority of the women entrepreneurs make all of the decisions in their business (69 per cent in microenterprises and 61 per cent in small enterprises), and the remainder take business decisions with their spouse. Interestingly a higher proportion said that they made all of the decisions as regards the utilization of money in the business – 76 per cent in microenterprises and 83 per cent of small enterprises. Four per cent said they faced particular problems with decisions for their business, and most of these problems concerned making decisions about financing the business and marketing-related issues.

In Zambia the situation was similar, with 71 per cent of the women entrepreneurs saying that they make the business decisions alone, a further 24 per cent do so with their spouse, but three women said that their spouses took the main decisions for the business.

In Tanzania the research showed that women were making decisions for their business, but it also highlighted some of the gender issues concerning this area of enterprise management. The case studies in particular revealed that spouses were involved in some decision-making, not because the women felt it was necessary, but because some of the officials and business people who deal with the women entrepreneurs did not believe or trust that they (the women entrepreneurs) could meet contractual obligations and preferred to work through the spouse. The case of Ukweli from Tanzania provides an example.

Ukweli, engaged in food processing, reports that some of the suppliers prefer to negotiate with her husband.... She thinks that some suppliers doubt whether she can pay for the order and prefer to deal with her husband whom they wrongly think is the one who will pay them. This sometimes leads to a situation where the husband makes inappropriate decisions, because he is not involved in the day-to-day activities of the business and does not always have enough time to consult her. (ILO, 2003b, p. 35)

4.5.4 Employing and managing others

In general the findings of previous research as reported in the WED Study preliminary reports, show that the quality of employment in MSEs tends to be poor. Written contracts, pensions, insurance and other important employee benefits are rarely found in MSEs. Whilst the field research findings show that the picture is not greatly different for the women's enterprises in the WED Study, there was evidence of good

employment practices, signs of improvements being made in working conditions, and indications that benefits are given to employees.

In Zambia it is a legal requirement for all registered businesses to register their employees with NAPSA, the national pension agency, and some 48 per cent of the 96 women entrepreneurs who employ others had done so. In Tanzania, whilst only a minority of the women entrepreneurs are offering key benefits to employees, Table 14 shows positive developments in this respect with more women providing benefits at present than when they started, and even more intending to do so in the future.

The in-depth case studies reported that the women recognized that giving benefits helped to motivate and retain their employees. This was especially noted in the health and beauty business where an individual's skills were often critical for keeping certain customers and competent hairdressers were in short supply. In Ethiopia there was no specific examination of employment conditions, but feedback from the case studies showed that these women entrepreneurs were taking steps to give benefits (formal contracts, holidays with pay, better workspace, etc.) to their workers.

Table 14: Quality of employment in Tanzanian women's MSEs

Quality of employment issues	Micro	Small	Total
	%	%	%
When started			
Written employment contracts	1.6	3.4	4.8
Pension	-	1.6	1.6
Maternity leave	11.7	12.5	24.2
Annual leave	8.6	10.9	19.5
Currently			
Written employment contracts	2.4	7.1	9.5
Pension	-	3.2	3.2
Maternity leave	12.5	14.1	26.6
Annual leave	8.6	13.3	21.9
In the future			
Written employment contracts	17.6	17.6	35.2
Pension	10.3	12.7	13.0
Maternity leave	21.3	21.3	42.6
Annual leave	20.5	22.0	42.5

Source: ILO, 2003b.

4.6 Employment created

One of the strongest messages portrayed by previous research on women's enterprises in a number of African countries is that their business ideas are limited, their businesses are micro-level in size, and consequently they do not create employment – particularly regular, paid employment for others. In each of the three countries, the WED Study

research showed that women entrepreneurs were creating a considerable amount of employment for others, both on a formal and informal basis. Of the 344 women's businesses which employed others in addition to the woman entrepreneur herself, a total of 2,701 jobs were created, and of these 2,014 were full-time paid positions, as outlined in Table 15.

Table 15: Employment created by the women entrepreneurs

	Ethiopia	Zambia	Tanzania
Full-time	592	875	547
Part-time	112	108	158
Paid family	44	*	47
Unpaid family /others	77	16	28
Temporary/seasonal paid	*	14	*
Apprentices	*	*	83
Total number of jobs	825	1,013	863
Total number of businesses in survey	120	96	128
By secondary business	*	*	231

Source: ILO, 2003a, b and c.

*Note: The blank boxes signify that this information was not gathered, and should not be interpreted as "zero".

In Tanzania, the average number of full-time paid jobs created per business was 7.6, with 67 per cent of the 128 women interviewed employing between one and nine people. In Zambia and Ethiopia, the majority (61 per cent and 56 per cent respectively) of the women were employing between one and five workers, with the overall average being 8.7 and 6.7 respectively. In Ethiopia this was well above the average of three persons, as reported in other government surveys of the sector (Zewde & Associates, 2002). The survey samples in all three countries included women whose businesses were "significant" employees, taken as being those with 20 or more employees.

In Ethiopia five businesses employed over 21 workers, with the largest employing 46 (of which 14 were full-time and the rest part-time, paid workers). In Zambia four businesses employed over 31 employees, and in Tanzania six businesses had over 20 employees. One of the case study businesses in Zambia, a contract cleaning service not counted in the survey or statistical analysis, employed a total of 88 people. In Tanzania, the field research explored this issue of employment in more depth and found that several of the women entrepreneurs in Tanzania had established more than one business, and these "additional" businesses created employment for a further 231 people. So in total, the 128 women entrepreneurs in Tanzania were generating a total of 1,094 jobs, including those of apprentices and unpaid family members.

In Zambia, the researchers asked the women entrepreneurs how many employees they had at start-up, as well as their current employment profile. Whilst Table 16 does not track individual changes, it does show that the collective change over time had been beneficial in total terms of employment creation, with the 118 firms employing only 312 people at start-up, as compared to the current total of 1,013 jobs.

Table 16: Number of employees at start-up and the time of survey in Zambia

Number of workers	At start of business		At time of survey	
	Frequency	Per cent	Frequency	Per cent
0 workers	22	18.6	11	9.3
1–5 workers	77	65.4	72	61.0
6–10 workers	11	9.3	22	18.6
11–15 workers	4	3.4	4	3.4
16–20 workers	2	1.7	3	2.5
21–25 workers	1	0.8	-	-
26–30 workers	-	-	2	1.7
31 workers & above	1	0.8	4	3.4
Total	118	100.0	118	100.0

Source: ILO, 2003 c.

These employment figures significantly challenge any stereotypical view of women entrepreneurs operating only at a micro level and with little or no job creation potential. The women entrepreneurs in the WED Study are clearly generating significant employment, and in doing so they are contributing to the sustained livelihoods of their own immediate families, their employees and their families, and the wider communities.

4.7 Future development of the business

In discussions around managing the business, the WED Study research also examined the women entrepreneurs' plans for the future of their business. Many of those surveyed clearly felt that the business was currently successful – although the women varied in how they defined “business success”. In Ethiopia for example 72 per cent of the women felt that their business was currently successful and they measured this success in the following ways:

- Profitability of the business (20)
- Business enables support to family (14)
- Self-esteem or satisfaction in the business (11)
- Income is growing (7)
- Business is expanding (5)
- Increased number of customers (4)
- Supplying more goods (4)
- Business is running smoothly (2)
- Opportunity for self-employment (created job for myself) (2)

4.7.1 Vision for the future

In Tanzania only eight (6 per cent) of the women entrepreneurs felt they would be downsizing their businesses in the near future (5 years), whereas 84 per cent had plans to grow their business by employing more people, adding new products and making new investments. When discussed in more concrete terms, of those planning to grow their business, about 20 per cent aspire to have more than 20 employees in the next five years, and a further 45 per cent feel they will grow but still have less than 10 employees. Overall the researchers concluded that women in the survey *“have a very positive outlook on the future and plan to further develop their enterprises”* (ILO, 2003b, p. 29).

In Ethiopia 96 per cent of the women said that they had future plans for their business and 60 per cent felt confident that they would be operating the business in five years time. Of the remainder, 20 per cent felt they would not be in their current business but another business, and only 3 (2 per cent) of the women felt they would not be in any business at all in the next 5 years. It is interesting to note that many of the women saw their future plans for the business as closely connected to the well-being of their families. As well as traditional measures of future growth – such as employment, more sales and profits – it was also seen as important for the business to provide the women and their families with better living conditions and to meet their needs.

In Zambia the perspective of the woman entrepreneur given below is indicative of many of the women entrepreneurs interviewed and how they associate business success with personal and family success.

With regards to the impact of the business on the living standards of the family, I would say that there has been a big one. In fact, with income from the salon I have bought a farm and several houses. I still have children who are at school and I have to use money from the salon. I have also gained respect from my children. Even as a single mother, I have been able to send all my children (5 daughters) to school and I have bought property for each of my children from the same business. As regards to my future plans, I am investing a lot in building. I have already bought houses in Kabwata and Nyumba Yanga (both in Lusaka). I want to have at least 9 more hair dryers and at least 6 more workers. (ILO, 2003c, p. 48)

4.7.2 Constraints on further growth

In Tanzania the main constraints of the growth of their business that the women entrepreneurs perceived related to finance (23 per cent), intense competition (12.5 per cent), corruption of regulatory officials (9 per cent), and accessing appropriate premises (9.4 per cent). Whilst premises was the fourth stated problem for all businesses taken together, it was the second most important for those in the food sector, as they faced particular problems with finding premises in compliance with food standards. In Tanzania the focus on finance as a constraint was partly explained by the women’s reliance on their own savings – 79 per cent of the women said that they used their savings as the primary means of further financing their business. However, fewer of the women (12 per cent) got funding from their families for growth than at the start-up stage (21 per cent), and more of the women were accessing loans from MFIs than at the business start-up stage (25 per cent as compared to 8 per cent respectively).

In Ethiopia the women entrepreneurs saw the greatest challenges for the future growth of the business as being lack of working capital (48 per cent), lack of confidence to take greater risks (21 per cent), lack of skills to negotiate better terms and conditions of business (10 per cent), and affordable premises (9 per cent). Financially most of the women entrepreneurs (69 per cent) relied on their own profits to resource further growth, with only 19 per cent obtaining loans from the bank or an MFI. Those getting loans from the bank tended to use their family property as collateral to secure the loans. Many (44 per cent) of the women with business premises felt that they were paying too much for their

premises, and this factor constrained their growth. However, it appears that the women entrepreneurs had few alternatives to paying high rentals.

In Zambia the main constraints or obstacles to growth were seen in terms of marketing and personal skills and competencies. International competition and cheap imports were perceived as a major threat by many of the women, both in terms of the survival of their business and constraining their future growth. In terms of competencies, some of the women questioned their own ability to manage the further growth of their business – from the perspective of their skills and their level of self-confidence.

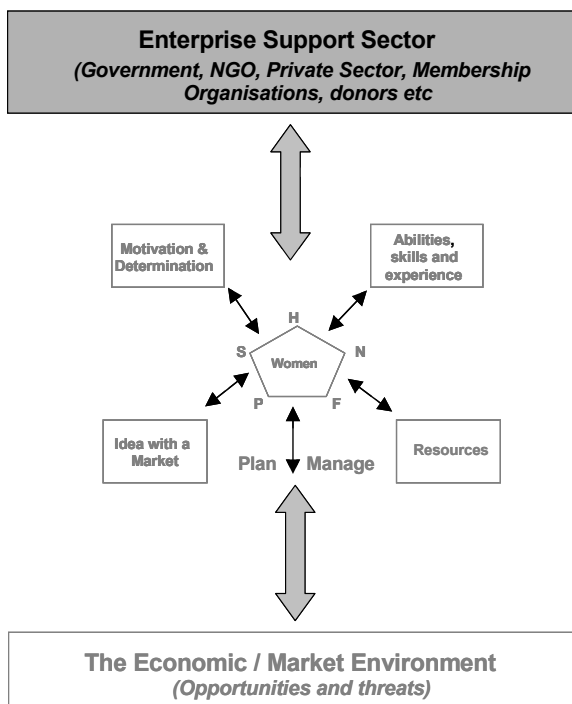
4.7.3 Summary

In summary the research shows that the majority of the women entrepreneurs had grown or developed their business in some way, and that there was a significant increase in the number of employees from start-up. Significantly, the findings also show that most of those employed were on permanent contracts. There are also signs that as the business develops, women make improvements in the benefits they put in place for employees, and increasingly they recognize the value to the business of putting these benefits in place.

The majority of the women entrepreneurs are running their business by themselves, working full-time in the business, and are the primary decision makers in their own business. Overall, the research shows a group of women entrepreneurs who feel that their businesses are successful, and many have plans to grow. Nevertheless, there are still some constraints to growth and significantly amongst these are finance, intense competition, and dealing with corruption amongst regulatory officials.

4.8 Awareness and experiences of the Business Support Sector¹⁷

Figure 9: Accessing Business Support



Part of the overall aim of the WED research was to identify ways in which Governments, the ILO, donors, NGOs and the private sector could improve the prospects for women's entrepreneurship. A critical dimension of this would be the existence of appropriate, efficient and effective support services for women entrepreneurs in the three study countries. To examine this, the research looked at the women entrepreneurs' awareness and use of, as well as their experiences with, the business support sector. Figure 9 illustrates the influence that the support sector can have on the MAIR ingredients, as well as on the women entrepreneurs' access to various forms of capital.

4.8.1 Sources of support and needs

The WED Study showed that most of the women entrepreneurs used informal sources of support such as family, friends and colleagues as their main means of assistance for their business – both in terms of financial and non financial help. This tends to reflect previous research findings for micro and small entrepreneurs in general, as well as women entrepreneurs in particular.

For example, when the women entrepreneurs in Ethiopia were asked who they would consult for help with their business the most popular sources were given as their spouse (30 per cent), friends with relevant business experience (20 per cent), and their employees (11 per cent).

By contrast in Zambia the women entrepreneurs stated that they would go to people with experience relevant to their business. One third would go to a qualified person, 21 per cent would go to a family member or friend with such experience, and 20 per cent would go to professionals in the sector.

4.8.2 Awareness and experience of support providers

In Ethiopia the women entrepreneurs demonstrated a moderate awareness of the business support sector. The MFI agencies had the highest awareness levels, with 45 per

¹⁷ It is important to note that the research was looking at business support providers in general (which included both BDS and MFIs) as opposed to business development service providers – the former being developmental agencies, the latter being more mainstream commercial services, such as lawyers, accountants, printers, IT providers, transport service providers, estate agents, etc. However the term 'business support sector' is used as a collective term in this report.

cent of women able to name credit and finance agencies. One third of the women were aware of training providers, and 25 per cent were aware of those supplying business information services. This profile mirrors to some extent the women entrepreneurs' actual use of business support. The majority (70 per cent) of the women entrepreneurs had received no external support in starting their businesses. Of those receiving support (34 women), most (21 or 62 per cent) had received financial support from MFIs, and some (11 or 32 per cent) received technical support from a range of NGOs and government agencies. Whilst the MFIs were seen to have provided satisfactory services for start-up, those women running small enterprises felt that the MFI loans were too small and delivered inappropriately (in groups) for women wanting to grow their business. The same theme applied to training providers who were seen to focus on general start-up courses for microenterprises, rather than more specialized topics designed for growing small enterprises. One exception was a recent ILO initiative providing assistance to women entrepreneurs to be more effective at trade exhibitions, which was mentioned and viewed as having been very helpful (see Barney-Gonzales, 2002).

In Zambia, less than one third of the women entrepreneurs had received support from some form of external business support service, and yet 90 per cent said that they felt in need of further support for their business. The majority of those who had not received support did not know where to go for help. Some had tried to get help and been unsuccessful, and others were put off seeking assistance after hearing of the negative experiences of others – especially with regard to the lending conditions of the financial institutions. Those who had received support did so as follows: 25 per cent had received small business training support from a BDS provider; 21 per cent had received financial support from an MFI; 5 per cent had received business advice and counselling from an NGO, and 1 woman had been supported to attend a trade fair.

Most of the women entrepreneurs in Zambia felt that they needed support with their business as indicated by Table 17.

Table 17: Current needs of the women entrepreneurs in Zambia

Identified needs (multiple responses)	Frequency
Financial support (loans and associated training/advice on how to service a loan)	90
Training/knowledge/skills	30
Tools, equipment, machinery	18
Business advice, information, counselling	16
Marketing support	9
Business premises	4
Technical support	3
Transport	3
Networking	1
Internet services	1
Total	175

Source: ILO, 2003 c.

Comments from those who had received support were on the whole supportive, although some comments indicated the need for more appropriate loan sizes for small businesses, as well as the need for training that is not exclusively linked to loans.

In Tanzania the women entrepreneurs appeared to be aware of and have accessed a wide range of business support services. In addition, the women's record of accessing loans from formal institutions had improved from their start-up experiences. A total of 40

(31 per cent) had received loans from an MFI, a further 15 (12 per cent) had done so from a bank, and 5 had borrowed from moneylenders. Only those who were able to offer premises as collateral were successful in borrowing from the banks, and even then the collateral had to be as much as 125 per cent of value of the loan. The in-depth case studies revealed that those women who had been successful in obtaining loans, had experienced problems with the attitudes of the bank staff who, it was felt, were not accustomed to dealing with MSEs or with women as business owners. The Tanzanian women entrepreneurs who borrowed from the MFIs made similar comments as those from Zambia and Ethiopia – notably that the loans were too small and often attached to group lending mechanisms that the women considered inappropriate to the circumstances of running a growing business.

In Tanzania women entrepreneurs accessed a wide range of non-financial services as shown in Table 18 below. In general the women were very satisfied with the support they had received, especially those receiving technical training in the food industry. Other comments were made about the start-up focus and generalist nature of the business training, with the women entrepreneurs requesting more advanced and topic-specific training, especially related to marketing. Women in the health and beauty sector said that there was no training available for their sector in Tanzania and most went abroad for such support. Under the banner of “other services”, some women had been at trade fairs, some received a small amount of marketing support, and others received specific sector-based assistance.

Table 18: Business support services accessed by the women entrepreneurs in Tanzania

Services accessed	Number	%
Training in business	42	32.8
Technical training [food processing]	22	17.2
Training in marketing	16	12.5
Other technical training	9	7.0
Training in record/book-keeping	6	4.7
Other services	33	25.8
Total	128	100.0

Source ILO, 2003b, p. 39.

4.8.3 Women’s business associations

As a whole, the field research showed a low-to-moderate membership of business associations amongst the women – 31 per cent of women entrepreneurs in Ethiopia were members, 33 per cent in Tanzania, and 47 per cent in Zambia. This was a little surprising given that some of the original listings used to identify the research sample of women entrepreneurs were taken from association registers.

In Zambia, 54 per cent of the women interviewed were not clear about the role of women’s business associations, and this included some of those who were members of such associations. Of those who were clear, the majority saw the associations as being primarily about: training members; facilitating networking and information sharing; connecting members to wider markets and marketing information, and advocacy work.

Of the 31 women entrepreneurs in Ethiopia who were members of some form of association, a large number were in women’s business associations (61 per cent) and Chambers of Commerce (45 per cent) – including some 15 per cent who were members of

both. Those who were members were positive about the support that they got from these organizations, mostly seen as help with market contacts and networking in general.

In Tanzania the low participation of women in business associations was largely the result of a lack of awareness of the exact objectives and functions of the associations. Many of the women entrepreneurs were aware of some of the business associations, with the Chambers of Commerce being the best known, by 59 per cent of all the women. However many (81 per cent) of the women entrepreneurs were not sure what the associations were actually doing and the benefits they provided for members, and so they were not motivated to join them. Others had mixed views of the associations as being expensive, not for their business, and as being rather elitist organizations for only certain groups of women. The WED Study findings on business associations reflect previous research reported in the preliminary reports, essentially that most women are unaware of business associations, both mixed and women's associations. Those that have heard about the associations either have neutral views (i.e. they do not know what they do), or rather "negative" images based on their own perceptions and the experiences related by others. These findings provide a clear message for associations to present themselves in a more effective way, and to put more effort into promoting and marketing themselves and their services.

4.8.4 Summary

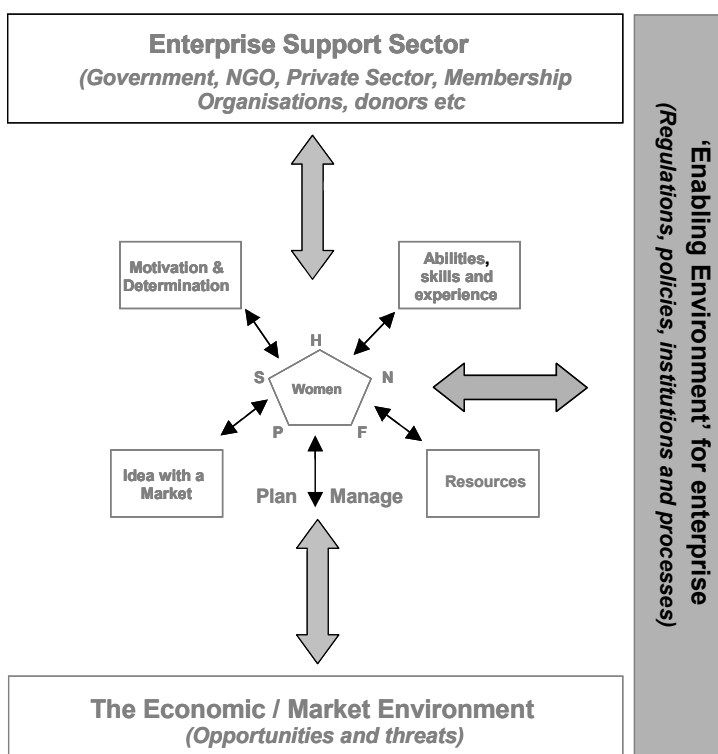
In summary the women entrepreneurs across all three countries appear to have engaged quite extensively with the business support sector at different times in the start-up and development of their businesses. Whilst many of the women who had received both financial and non-financial support found it useful, from all three countries there were consistent messages for improving these services. For MFIs, the message was that they need to revisit or review their loan portfolio and provide new products using a wider range of delivery mechanisms for women in small enterprises who wish to get larger loans for growth. For the BDS providers there is a need to provide more specialized and advanced forms of training for those women who have moved beyond the start-up stage. For the business associations, there is a need to further develop their services and better promote themselves so that women can understand the range of benefits that are on offer to them as entrepreneurs.

4.9 The enabling environment

The broader regulatory environment in which a business operates is there to enable the business community as a whole to operate effectively and efficiently within society. As the WED Study preliminary reports have shown (UDEC, 2002, Zwede & Associates, 2002, and JUDAI, 2002), this is not always the case for micro and small enterprises, who feel that there is not a "level playing field" for them in this respect and that they experience additional constraints due to their size. This is particularly true in the three study countries where much of the legislation and many of the practices relating to and controlling the MSE sector are still evolving and being adopted.

The field research findings for the WED Study concur with this in some respects, and also reveal that some women feel that they experience a double disadvantage from a being women in MSE businesses. In broad terms the issues are related to four areas, some of which are more gender-related, i.e. issues of ignorance of procedures, onerous procedures, constrained mobility, and various forms of harassment including sexual harassment. Figure 10 illustrates how the enabling environment impacts on the MAIR ingredients, as well as on the women entrepreneurs' access to the five forms of capital.

Figure 10: The enabling environment for women's entrepreneurship



4.9.1 Ignorance of procedures

In Ethiopia most of the women were not aware of the main legislation relevant to their own business. Of most concern was the high level of taxation levied on their business.

In Zambia most women seemed to be aware of the legislative framework within which their business had to operate. However, the cases of the women who thought that their educational licences for nurseries were their business registration

certificates illustrate that there is some confusion about the elements and processes of formalizing a business.

4.9.2 Onerous procedures

In Ethiopia, only 20 per cent of the women entrepreneurs who had gone for licences experienced no problems with bureaucracy, while the majority did experience problems. The main complaints related to high costs, the time spent going through cumbersome procedures, and the general lack of information about what is required. Indeed at the time of the survey five women in microenterprises were involved in litigation with the authorities over the registration procedures relating to their business.

In Tanzania many women entrepreneurs, especially those in microenterprises, said that they could not comply with the regulations because the procedures were too onerous. This was especially the case for those in the food sector. For example 40 per cent of the women in the food sector were not licensed, as they said the compliance standards were too stringent for small business owners.

In Zambia the majority of women had not faced many problems about knowing how to register their business and apply for licences – 69.3 per cent did it themselves; 12 per cent had the process completed by their husbands; 6.8 per cent used lawyers and accountants, and the others went with friends.

4.9.3 Constrained mobility and delays

Whilst the women entrepreneurs in Zambia said that they did not face major problems with registration, they did comment on the problems involved due to the annual renewal of all their business licences. The main issue is that all of the licences are due at the same time of year, and this means that there are long queues at the relevant offices where women have to wait for considerable periods of time. This presents problems, especially when

their time is already constrained by family responsibilities in addition to managing their businesses.

In Tanzania over one quarter of the women entrepreneurs felt that the problems that they experienced in business were limited to gender-related reasons, due to the severe constraints that family responsibilities put on their time. Time spent in negotiating their way through the officialdom for licences was seen as consuming a major proportion of the women's time.

4.9.4 Harassment

In Zambia the women entrepreneurs reported that some officials demanded money to complete the procedures, and this further exacerbated the issue of procedural delays. In some cases women reported being harassed for sexual services. It is perhaps not surprising, therefore, that in Zambia 80 per cent of the women said that they had registered their businesses to help avoid harassment by law enforcement officers. In Tanzania the in-depth case studies revealed stories about the women being harassed by tax and local government officials, demonstrating direct gender-based discrimination targeted at women entrepreneurs.

The women generally perceive that tax and local government officials deliberately harass them in order to extort bribes from them. They do this by deliberately overstating the tax liability in order that the woman negotiates with them. ...Respondents reported many instances where tax officials took away their working tools because the women had not paid the taxes which the officials were demanding. This necessitated closing the business for up to a week in order to regain the equipment. On some occasions, these tools were damaged while in the hands of the officials and there is no compensation for such damage (ILO, 2003b, p. 33).

4.9.5 Summary aspects relating to the enabling environment

In summary the regulatory environment would appear to have a disabling effect on the women entrepreneurs in many respects. Most of the incidences mentioned are typical and are experienced by most of those operating in the MSE sector as a whole. It should be noted that regulations are mainly designed and implemented with larger corporations in mind, and not based on the situations and requirements of MSEs. However, experiences from all three countries would suggest that the women do experience a number of specific gender-related constraints – mostly concerning their more limited business “know how” and “know who”, constraints that family responsibilities put on the time available to liaise and negotiate with officials, and generally being more vulnerable to financial and sexual harassment by those officials who do not respect women as entrepreneurs in their own right.

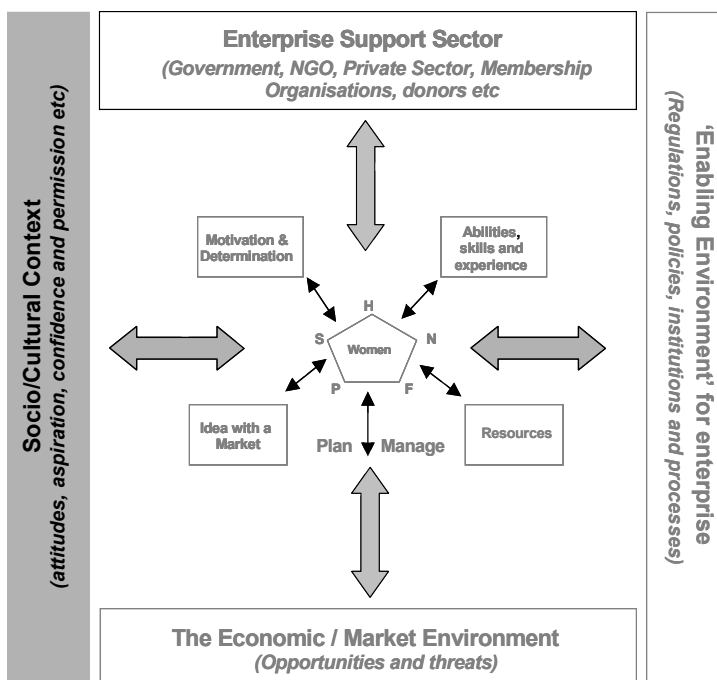
4.10 The socio-cultural and economic context

The socio-cultural and economic contexts in which MSEs operate are sources of numerous enabling and disabling factors for business development for women as well as men entrepreneurs (see Figure 11). As noted earlier, many of the less tangible constraints impacting on women's business are associated with attitudes and practices in society. In most previous research on women entrepreneurs, socio-cultural issues are largely discussed in a negative way with regard to their influence and impact on women entrepreneurs.

The findings of this WED Study endorse this view. However, they also show that positive attitudes and practices in the family, in particular, are critically important in allowing and supporting women to become successful women entrepreneurs.

At the broadest level the research has revealed how society's attitudes and views about what is acceptable and what is not acceptable for women to do, has impacted on the women as entrepreneurs, although it has not necessarily stopped them from developing and expanding their businesses. Figure 11 illustrates these interfaces.

Figure 11: The socio-cultural and economic contexts



As in the case of one successful business in Ethiopia, it is noted that, “Because she came from a wealthy family some people were not happy about her going into the hotel business. She said, ‘It was a blessing in disguise that my father died a little earlier before I went into a hotel business. He could have objected to the idea and may have severed our relations as a result.’ She pointed out that during earlier times, people thought that for a woman, going into a hotel business was tantamount to working as a prostitute.

She remembers that when people who are close friends of her family came to her small hotel, she used to hide behind doors so that she would not be humiliated by the comments they would have made, thinking that she disgraced the family by engaging in a hotel business” (ILO, 2003a, p. 52).

Also in Ethiopia, societal attitudes impact on how women carry out their business. “During the survey, some of the women pointed out that due to their upbringing or their background (coming from conservative families), their level of education and lack of exposure, they seem to have problems in situations that require aggressive negotiation, or in having meetings outside of normal business hours” (ILO, 2003a, p. 41).

Such limiting views also operate throughout society and are evidenced by the fact that some of the women from all three countries in the WED research reported that people they did business with did not take them seriously, saw them as a higher risk, did not believe they could pay their way, or simply felt that as women they should not be in business and therefore not be assisted. This was reported in some of the women entrepreneurs’ dealings with suppliers, clients, bank staff or government officials. In Tanzania, the views of Ukweli (as reported earlier in 4.5.3 describe how suppliers preferred to negotiate with her husband rather than her, even though she is the owner of the business.

The translation of social values at the family level is clearly important for the women and their upbringing, and the research showed how this had the effect of both constraining and enabling the women entrepreneurs. Whilst earlier comments in this section refer to the disabling impact of the family in Ethiopia, there was evidence to show that supportive families and a family tradition in business has had a positive enabling influence for several women. Some of the women (21 per cent) said that they had started in business because it was a family tradition, and 23 women (41 per cent of those with prior work experience) had gained their work experience from their involvement in their family business.

In Tanzania the research acknowledged that certain examples from early socialization had positively impacted upon the women and encouraged them both materially and psychologically to become successful women entrepreneurs. In turn some of the women entrepreneurs in Tanzania said that they now use their own business as a learning ground to impart business ideas to their relatives.

Perhaps the most limiting factor mentioned by many women entrepreneurs is the general expectation that women have the primary responsibility of managing the household and meeting the social, and at times the material, needs of all of those in the household – be they spouse, children, in-laws or other family members. In Tanzania, over one quarter of the women entrepreneurs felt that the problems that they experienced in business were related to gender issues, and the major reason for this arose from the severe constraints that family responsibilities placed on their working time.

Having said this, the research also showed that the women entrepreneurs had found ways around or ways of juggling responsibilities, or they engaged their families by involving them in the business. In this way they made the family members appreciate more fully the women's need for understanding and support. This quote from Ethiopia is encouraging and mirrors similar experiences from both Tanzania and Zambia.

I enjoy very strong support from my husband in financial and other terms, including caring for the kids, and support and advice on business matters (ILO, 2003a, p. 48).

However, it would still be useful to know more about the constraints encountered, as well as the strategies the women entrepreneurs are using to deal with them. This information would help to identify interventions which could usefully address the constraints. As examples, it would be important to know what they are doing – both formally and informally – about childcare, and whether there is a tendency to remove older siblings (female or male?) from school to help cope.

4.11 Summary of key points from chapter

The findings of the WED Study field research have generally confirmed the findings and views from other research into women entrepreneurs in Africa. However, they also begin to challenge some prevailing attitudes and perspectives about this group by bringing a greater understanding to several issues that surround women in starting up and developing successful businesses.

The WED research shows that many women are still operating “smaller” businesses, and doing so in localized markets and in feminized sectors, which are under severe market pressure from both local and international competition. Most of the women entrepreneurs suffer to varying degrees from significant material constraints, through to unhelpful attitudes arising from society's negative attitudes to women in business. Nearly all of the women interviewed have severe pressures on their time because of juggling business, household, reproductive and community duties. However, the research also shows that despite all of this, many women are running successful businesses that employ others. In this way they help to sustain their own families, as well as those of their employees. This success in business also gives the women entrepreneurs a great sense of personal satisfaction and pride, gives them a greater sense of their own worth, and enhances their status within their families and communities. Perhaps most importantly, these women also provide living role models for other women in their families, communities and their societies as a whole. Through their commitment and achievements, they are able to demonstrate that women entrepreneurs in Africa are able to overcome adversity and a range of gender-based barriers and inequalities, establish and grow viable enterprises, create employment for themselves and others, and be successful entrepreneurs.

5. Conclusions and challenges for women's enterprise

Having presented the key findings from the different elements of the WED Study, this section reflects on the conclusions from the primary research, the key themes and issues raised, and builds towards a set of recommendations to be presented in section 6.

What are the important lessons learnt from the experiences of women in more substantial businesses that can further the development of women's business in general? Key themes and issues are discussed below utilizing in a systematic and consistent manner the WED research's conceptual (enhanced MAIR-SL) framework as a guide for this discussion.

5.1 Challenging the stereotype of women entrepreneurs

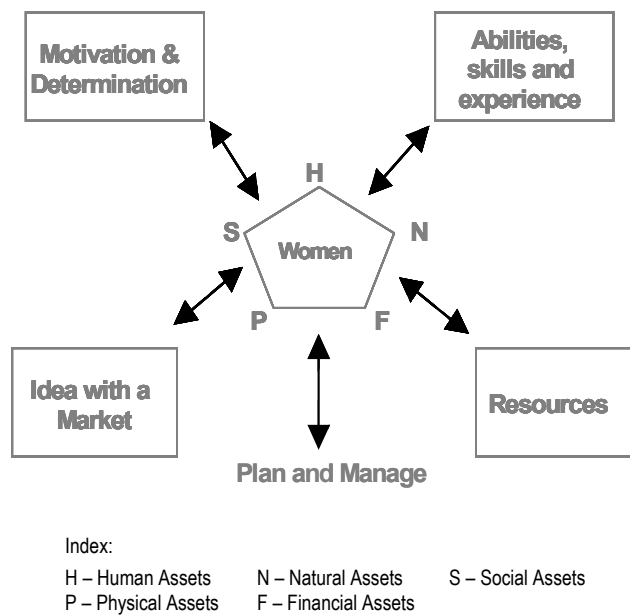
An important finding from the research is that there are many women entrepreneurs in Ethiopia, Tanzania and Zambia who are starting and successfully growing formal businesses that employ large numbers of people. Through running such businesses, these women are building their personal, professional and technical competencies and contributing to the incomes and well being of themselves, their households and their communities. The experiences of these women begin to challenge the more typical and somewhat stereotyped images of African women entrepreneurs as “micro”, “informal sector”, and “subsistence operators”. In some respects the women entrepreneurs in the WED Study are not the norm in their societies. As a group they had above average education, formal work experience, exposure to business, and access to some resources. Yet they are also typical in that the majority had children and other dependants, and hence had family responsibilities to manage alongside their enterprises. In this respect the women – in terms of their personal profiles and circumstances – can be labelled “above average” or “more advantaged” as women and women entrepreneurs, rather than being seen as a rare or exceptional elite group.

As the recent ILO report on Discrimination report states, “Cultural norms and societal beliefs on gender roles and relations are known to play a role in determining how much, and what type of education women and men acquire. (...) The persistent belief that women have less need to earn an income than men may lead parents, especially in situations of scarce resources, to invest more in education for boys than for girls. This subsequently affects the quality and types of jobs women may be offered. Women's poorer economic outcomes reinforce, in turn, prevailing prejudices about what women are best suited for. (...) This leads to systematic under-valuation of their economic contribution, acts as a powerful disincentive for upgrading their skills and competencies and perpetuates their poverty.” (ILO, 2003i) This context also affect women entrepreneurs in identifying business ideas and opportunities, and in mobilizing the necessary resources for enterprise.

5.2 Ingredients for a successful business

In building any business there is a need to bring together and manage a range of different “ingredients”. These have been summarized in the WED Study's research framework under the headings of Motivation and determination, Abilities, Ideas and markets, and Resources – or the MAIR framework.

Figure 12: Ingredients for a successful business



5.2.1 Motivation and determination for business

The WED Study has confirmed the findings of other research and shown that many women entrepreneurs are motivated by factors and desires very similar to men in starting their own micro and small enterprises – the desire to be self-employed, to be their own boss, to generate an income for themselves and their families, to utilize skills, etc.

Many of the women are clear about why and how they want to grow their business. They have specific goals, and when asked (as in the Ethiopian survey) whether they would give up their business for a paid job, the majority said “no” – that they were proud to be business owners. The groups of women entrepreneurs in the three countries are shown to have proactively decided to be entrepreneurs, and they are formalizing and growing their businesses, rather than being driven by the necessity arising from poverty. In terms of a recent report commissioned by the OECD (Hall, 2003), they are closer to being “growth-oriented women entrepreneurs”, rather than “lifestyle” entrepreneurs.

Whilst the primary research seemed to show that many of the women’s motivations for starting their business were typical of both women’s and men’s desire for business ownership, differences were seen in women’s stated “conditions of start-up”. The women entrepreneurs were very explicit in the ways in which they contextualized their personal motivations for business within their position and responsibilities in the household. As another ILO Study on women’s enterprise noted, “for women entrepreneurs enterprise activity is part of a broader livelihood strategy where it is difficult to separate production and reproduction and market and non market work” (Mayoux, p. 5). Women entrepreneurs in this WED study and others, refer explicitly to their roles as mothers, wives and daughters, and their need to generate income for the family as important “drivers” for business ownership, whereas other research on men in business shows that men tend to give reasons such as, “To generate income”. This explicit expression of these factors has often been interpreted as the woman being more concerned with her family and with the immediate needs of the family, than with the business itself. This in turn has translated into them being seen as less committed to business. However, this research did not provide any evidence for such an interpretation. Rather, there is much evidence of the women entrepreneurs successfully balancing demands of the business with the demands arising from the reproductive and household roles.

The challenge for researchers and support agencies is to see women entrepreneurs as people who recognize and take on board their family responsibilities as part and parcel of being an entrepreneur, rather than presenting women as “being less committed to business” when they refer to their desire to generate income and meet the needs of their family.

5.2.2 Abilities, skills, and experience for business

The research shows that women are able to build, manage and develop a range of formal businesses, and they can be the primary leaders and decision-makers in these businesses. However this research also shows that many women feel they lack abilities, skills and expertise in certain business matters. Whilst men from similar circumstances no doubt experience the same deficiencies and gaps, women do appear to feel, or at least express, greater degrees of “deficiency” than men in business competencies. Many of the issues mentioned appear to relate to women’s relative lack of exposure to the world of business. In addition to this lack of exposure, women’s business networks are poorly developed as social assets. This in turn impacts on a range of factors that adversely affect the women entrepreneurs at all levels. It is grounded in women’s gendered experience of education and work and, due to the demands of their reproductive and household roles, their lack of key dedicated “time” to be able to explore and nurture their own resources. Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual (household) and triple (community) roles and responsibilities. In a more general way, society’s views are largely negative about women entrepreneurs who associate and network with others in business. Such “others” are also predominantly male and strangers, and they too deter women from accessing, entering and developing such networks. The impact of the relative lack of women entrepreneurs’ “know how” and “know who” in the world of business can be illustrated in several ways.

(i) *Access to Financial Resources:* Clearly in some circumstances there are structural constraints and barriers to women obtaining money to start and grow their own business. For example the business sectors in which women predominate, e.g. service and retail, tend to attract less funding from the financial support sector, and women have greater problems in obtaining collateral. However, from the WED research case studies and the discussion groups at the national conferences, it was clear that there are a number of different finance-related barriers facing women. These include the women’s inexperience of negotiating with the banks and their lack of financial confidence to argue for what they are entitled to, both as clients and citizens in their own right. Women entrepreneurs’ relative lack of understanding of and exposure to banking practice may also add to the difficulties of accessing mainstream finance, with some women unable to formulate informed strategies for approaching banks. Some women may not even be willing to approach the banks for information in relation to their financial services, particularly if they have heard of other women being refused loans. As a consequence, they may decide not to proceed with loan applications. In the words of a Zambian woman, “*I would like to borrow, but I hear from friends who have had to borrow that the loan interest is too high*” (ILO, 2003c). This sort of comment was commonly encountered in the WED Study.

Assistance is required with building financial confidence and experience – e.g. through the promotion of positive role models of women business owners successfully engaging with banks, and also banking staff demonstrating their understanding of and successful engagement with women entrepreneurs.

(ii) *Taking Business Risks:* The secondary research portrayed women as not being risk takers in business. The primary research both reaffirmed and contradicted this. Clearly the women in the three country surveys have taken business risks in formalizing and building their businesses, and some are doing so as single parents and head of households. Many of the women appeared reluctant about, or at least wary of, growing their business, at times stating that they are not confident in taking the riskier steps involved in growing the business. Is this a gender-based issue, or is it the norm for most women and men running small businesses? The research does not provide clear evidence one way or the other. However, what is clear from the case studies and the national stakeholder consultation conferences is that the stereotypical labels applied to women and

men business owners surrounding the whole issue of risk are unhelpful and need to be revisited. Women are labelled as being “risk-averse” in business and men are not. When the WED Study researchers presented women as “considered risk-takers”, rather than risk averse, and men as “irresponsible risk-takers”, it stimulated much discussion at each of the national stakeholder conferences. There was much debate about what constituted risk-taking in business, and about which was the most important approach for sustainable business growth.

There is a need to challenge the label of African women entrepreneurs as being “risk-averse”, as it diminishes them in relation to their status and economic contribution within the societies. It is more accurate to say that they are “considered risk-takers”, and to recognize that such a stance can lead both to growth in a business context, as well as to benefits for the woman, her family and her community.

(iii) *Taking Business Decisions:* The majority of women entrepreneurs in the research are clearly directing and managing their business as regards both day-to-day management and strategic planning issues. In addition, some of the women make decisions with their spouses, family and friends. The challenge is to understand how this joint management modality is interpreted in terms of the women’s experiences and competencies. Previous research tends to imply that the involvement of spouses in women’s business necessarily implies that he takes over and takes control, and that the woman therefore plays a subservient role. That can indeed happen, and the WED Study found some examples of this. However, as the case studies and discussion groups revealed, that is not always or even predominantly the case. Many of the women in the survey openly acknowledged their weaknesses in some aspects of business, and highlighted their need for support. They recognized that a successful growing business can have some negative impacts on the family (time conflicts primarily), as well as considerable benefits (it brings extra income, status, etc.). As a consequence, for some women entrepreneurs it was important to have the family involved and have them supportive of the business. In Tanzania the case study research indicated that:

Married women deliberately cultivate the trust, confidence and co-operation of their spouse by making sure that they are open and transparent to their husband regarding all their activities and their movements. This helps minimize any elements of suspicion, which might prompt the spouse to restrict the woman’s movements or working hours (ILO, 2003b, p. 46).

Seen in this context, the women entrepreneurs’ use of their spouse and others to help in decision-making can be portrayed as a positive and strategic action. Consequently joint decision-making by women entrepreneurs and others should not automatically be seen as a weakness.

The identification and promotion of appropriate and accessible role models of women entrepreneurs who demonstrate successful interaction with officialdom, are seen as critical for both women entrepreneurs themselves, as well as for those involved in supporting women and men in MSEs. This WED Study has contributed to the provision of such role models in at least four different ways: (i) through the descriptive and analytical processes of the research itself; (ii) by involving women entrepreneurs in the consultation processes; (iii) from the set of publications produced, including the 25 case studies; and (iv) with the production of a set of accompanying videos on women entrepreneurs in each country. (For details see the ILO publications listed in the bibliography section of this report.)

5.2.3 Idea with a market

The research did not set out to challenge the assertion that most women entrepreneurs have developed businesses in particular sectors, often labelled “feminized sectors” – notably food, textiles, personal and business services, and retail trade. Women are to be

found predominately in these sectors. But the research showed that some women had also developed substantial businesses in non-traditional sectors such as construction, the automotive industry, computing and other information technology related activities. Once again, by promoting role models in a wide range of different businesses this will help to make these different sectors more acceptable for, and hence accessible to women.

(i) Sustainable Enterprise Development in Feminized Sectors: Allied to this label of “feminized” sectors is the unwritten assumption that these businesses are marginal: they are easy entry-easy exit areas of business; subject to severe competition, and generating minimal returns. While much of this is true, women entrepreneurs in these sectors can still develop substantial enterprises. For example, hairdressing is seen as a feminized sector of business, and hence by implication is seen as having limited economic potential. Yet this sector has evolved dramatically over the past twenty years throughout the world, and embraces within it informal street-based barbers through to multi-million dollar international corporations. The research – especially in Tanzania – showed that many women’s businesses in the feminized sector employ workers on a full-time paid basis, they register their employees, and provide employees with some benefits of social protection (ILO, 2003b & 2003c). A feminized sector of business does not always have to mean that it is a micro or informal enterprise. This is a strong message aimed at those supporting business development. It challenges their narrow assumptions about the potential scale, nature and form of business that can be established and grown within these so-called “women’s sectors”.

(ii) Growth Orientation: The second challenge as regards business ideas and markets is the way in which researchers and those in the business support sector tend to define, measure and value “business growth”, and more particularly women’s position and attitudes towards this vision of growth. The research helps to challenge widespread assumptions that women do not formalize their business (part of the process of growing and maturing the business), and do not physically grow their business – be this in terms of employing others, increasing sales, or diversifying into additional products, services and markets. Again the research provides examples of how women from different backgrounds have started a business – many from micro and informal beginnings – and have grown this business.

Another aspect concerning gender-based differences relating to growth, is the way in which women grow their business. The secondary research, especially in Tanzania where this topic has been researched in more depth, showed that women appear to grow their business differently to men, in that they develop several businesses. In doing so they engage in “horizontal” growth rather than concentrating on the development of one business. Closely allied to this finding is the assumption and conclusion that horizontal growth is somehow a more vulnerable form of growth than focussing on one business. Horizontal growth tends to be taken by business support agencies to mean that the business owner is necessarily “over-stretched” – in terms of capability, time and resources – across different businesses. If the owner manager’s resources are stretched in this manner, then it is assumed that this route of growth is less likely to be sustainable and endure, and hence it should be less of a priority for business support agencies.

The WED study shows that while multiple businesses and horizontal growth does occur amongst women business owners, especially in Tanzania and Zambia, this is not the case for all or a majority of women entrepreneurs. Some of those women who run multiple businesses do report that they experience difficulties managing their different businesses. However, the research also revealed that many of the women have actively chosen this route of business growth for sound and positive reasons with demonstrable business and personal benefits. For example, the establishment of complementary businesses which enhance the profile and clientele of both businesses; the establishment of different businesses, which build on the breadth of family resources and competencies available,

and also help to diversify risks; and the establishment of businesses with different seasonal markets and cash flow requirements needed to help to build a consistent annual income for the woman entrepreneur and her household.

Many of the women appear to be more comfortable with building a number of smaller businesses. Perhaps what is evolving is a different model of incremental business growth, which reflects considered risk-taking and recognizes the need for incremental experience building and resource acquisition. Also, this approach reflects to a greater extent the reality of women's lives, as opposed to the norms of economic models which tend to be derived from the experiences of others very different from themselves, i.e. men in northern, western industrialized economies and societies.

In this respect the WED research questions some of the assumptions about female and male patterns of growth. It also challenges researchers, practitioners and policy-makers to consider and embrace new and different models of growth for MSEs in Africa. The portfolio entrepreneur is a respected and valued member of the business sector in many countries, and so it is that perhaps that positive label should be applied to those women who are setting up multiple businesses – rather than applying a pejorative label of risk aversion to this form of horizontal business growth.

(iii) Problems with Markets: There is clear evidence from the WED research that women experience a range of constraints with the marketing of their business and with selling in general. All three groups of women entrepreneurs stated several market-related challenges. Many faced tough competition. Those in the food sector in particular referred to global competition in the form of cheap food imports. These women entrepreneurs, together with those in other sectors, noted their lack of promotional “know how” beyond word-of-mouth selling, and not being aware of sources of information and assistance for market-related problems. Many women entrepreneurs felt that they lacked the necessary skills associated with selling and negotiating with clients and suppliers, and they faced both practical and social problems in accessing non-local markets. An ILO programme in Ethiopia (as part of IFP/SEED's WEDGE Ethiopia project) aims at helping women to improve access to markets through using trade fairs more effectively. To date this has met with considerable success (see Barney-Gonzales, 2002) and demonstrated the need and demand for such targeted support, and more recently this support has also been provided in Tanzania.

It is likely that many of these market-related problems apply to both women and men in the MSE sector, and that they are a common feature of “low-cost, easy entry” types of business. However the research revealed that there appeared to be some underlying gender issues that specifically affect women. For example, the social and practical family responsibilities that come with marriage and motherhood mean that women have less time and opportunity to travel away from their immediate localities. Such constraints on mobility mean that women entrepreneurs are likely to receive less exposure to new ideas and business opportunities, and have less opportunity to network, share their problems, and learn from the experiences of others in business. Even where family support means that a woman is able to travel and network, she may still face barriers of “acceptability” from others in the business community who are not supportive of a woman being in business. The example from Tanzania quoted in section 4.5.3 above, where suppliers will only deal with the woman entrepreneur's husband, highlights this attitude. Whilst in this case the woman and her spouse work together to overcome this barrier, as she says herself says, *“Some suppliers doubt whether she can pay for the order and prefer to deal with her husband whom they wrongly think is the one who will pay them. This sometimes leads to a situation where the husband makes inappropriate decisions, because he is not involved in the day-to-day activities of the business and does not always have enough time to consult her”* (ILO, 2003b, p. 35).

Although this approach means that immediate problems are overcome in the short term, the woman's business can suffer as a result and the suppliers are "allowed" to continue with their prejudiced views of women in business.

Again these examples demonstrate the need to assist in changing the traditional attitudes to women in business by promoting positive role models of women as entrepreneurs, and by encouraging them to network with other women entrepreneurs. There is also a need to use these role models to help other women entrepreneurs address the gaps in their know-how and experience, and learn about successful coping strategies to overcome such specific gender-based problems.

5.2.4 Resources and support

The MAIR framework highlights the main ingredients required for successful establishment and growth of enterprises, including access to resources and support.

(i) Awareness and use of support services

The WED study has shown that the women entrepreneurs do face a number of problems relating to their awareness of the business support institutions and services that exist to assist women like themselves. Many of the challenges related to raising greater awareness about support agencies and their services, and how women entrepreneurs might use these services more effectively, are challenges that also apply to many men in business. However there are gender dimensions impacting on to the effective interface between the support organizations and their clients which appear to stem from, at worst, prejudiced assumptions and mutual ignorance about each other's needs and qualities, or at best from unfamiliarity by both the women entrepreneurs and those who are supposed to be assisting them. It would be a simple to list examples of explicit gender discrimination as highlighted in the three WED Study research reports. However, one of the aims of the WED study was to try to take some of these issues forward, and so in this spirit the key issues for lesson learning are outlined below.

(ii) Financial support

In the area of *financial support*, there seem to be two issues that are specifically gender-related. One concerns the wide use of the group mechanism for lending money to women, including women entrepreneurs. While for both parties (i.e. the women entrepreneurs themselves and the lending organizations) this has proved to be a very effective and efficient mechanism to deliver small-scale credit, there is a danger of it becoming the only means by which women in business can access funding for start-up and growth purposes. It is apparent from the three country studies conducted under the WED research that the group lending mechanism does not meet the borrowing needs of many women entrepreneurs, particularly those who have been in business for some time and who aspire to grow. The second related issue is the need for financial institutions to offer a range of financial products which are geared towards business growth. This means MFIs and banks offering different sizes of loans (larger amounts), offering such loans on different (i.e. longer) time-scales, and at appropriate levels of interest. There would also seem to be a financing gap, where women entrepreneurs are unable to access working capital through overdraft arrangements, rather than having to take a fixed sum loan to be repaid within a specific (and longer) time frame. Each business is individual with its own individual financial needs, and MFIs and banks must consider this when discussing loans or overdrafts with clients. Much of the funding that exists for women entrepreneurs is geared to very small loans for start-up, as provided through the MFIs. As a consequence, there is a significant gap between the financial products offered by the MFIs, and what the commercial banks offer to growth-oriented women entrepreneurs.

(iii) Attitudes to collateral

One manifestation of discriminatory customary practices in operation can be seen in the banks' attitudes to collateral. While legislation may support women owning assets (such as land and property) in their own right, very often it is the custom and practice within societies, communities and families that prevents this happening in reality. Even in situations where women are allowed to own property and land, and to do so in their own right, this WED research has revealed instances where bank officials still required the signature of the male spouse. This may be a valid request where properties are jointly owned, but not in the case of sole ownership by a woman. In such a situation, the promotion of role model women entrepreneurs who have successfully faced and resolved such issues would help to encourage other women to stand up for their rights, and also help to highlight those banks who practice such poor services to clients.

(iv) Mutual familiarity and respect between support agencies and the women entrepreneurs

One of the interesting outcomes of the discussion groups at the national conferences was the frankness of the dialogue and the dynamics between those in the support sector (from public, private and non-government institutions) and the women entrepreneurs themselves. By further encouraging and facilitating such dialogue, it could do much to help to improve mutual understanding and respect for each other's views (organizational and personal), and help to build respective levels of confidence for dealing with each other. It should also lead to benefits for both the support agencies by broadening their client base, as well as for the women entrepreneurs by enhancing their business skills.

(v) Developing competencies

A large number of the women entrepreneurs had undertaken training prior to starting their business, as well as subsequently. The majority of those who received training found that it was relevant to their business. The main challenge for BDS and training providers relates to improving the accessibility of their activities, particularly outside of the main cities, as well as to the relevance of their services for women who have moved their business beyond start-up and survival. Also in terms of content, many women entrepreneurs surveyed in the WED Study, as well as those participating in the national conferences, felt there was a gap in training and other business development services, particularly for women with more substantial, growth-oriented MSEs. This was cited particularly with regard to marketing, product quality issues, and general management.

5.3 The enabling environment

The WED Study revealed that there are a number of gender-related issues that face women entrepreneurs and the interaction that they have with the legislative, regulatory and institutional environment of each country. In turn, these constrain the way in which women operate their businesses. The particularly relevant points are highlighted below.

(i) The Gap between the Principle of Law and the prevailing Custom and Practice: While much legislation is equitable in giving equal rights to women and men, many of the women reported that loopholes in the laws allowed customary law to take precedence, and consequently discrimination to occur in practice. Comments such as these came to the fore in the discussion groups at the national conferences, and generated much heated discussion. Such loopholes and societal attitudes that allow customary practice to take precedence over legal entitlements need to be challenged, and this should be a priority for action for everyone concerned with business development for women and men in each country.

(ii) *MSE unfriendly legislation.* Much of the business legislation and the related support mechanisms for business have long been oriented to large-scale businesses. In this respect all MSE owners are at a disadvantage. However, many women face greater constraints resulting from the very sectors in which their businesses tend to dominate. For example, businesses in the food sector (where women tend to dominate) were reported to have particular problems. For the food sector, many of the legislative requirements pertaining to international food hygiene and safety standards are extremely difficult for local MSEs to comply with. Consequently, finding accessible and affordable premises that meet with health and safety compliance requirements was a problem mentioned in all three country studies. In addition, there is little evidence of particular support programmes aimed at assisting entrepreneurs to understand or move towards compliance with health and safety standards. Compliance with these standards is commonly viewed as a cost and a burden by many entrepreneurs, rather than as an investment leading to greater productivity, improved quality and expanded business opportunities. Therefore, there is a great need for support programmes to help women and men entrepreneurs to realize ways in which their businesses can benefit from such improvements, such as through the ILO's Work Improvement in Small Enterprises (WISE) programme. In a situation such as Tanzania, there would seem to be opportunities for introducing the WISE approach to women engaged in food processing. In addition, officials could play a supportive role in such initiatives, rather than acting in enforcing and policing roles.

This problem of compliance is not necessarily specifically disadvantageous to women, but it has a gender dimension in that the food sector, or at least the MSE part of the food sector, is dominated by women entrepreneurs – and these businesses are seen as “women’s businesses” by society at large.

(iii) *Formalizing the business:* Regulations and bureaucracy pose problems for both women and men MSE owners. They have higher transaction costs in complying with regulations and procedures. Also, they lack the necessary specialized expertise that is sometimes required for filling forms and complying with procedures – and such skills often reside in larger enterprises. The main gender dimension that appeared to come from the research related to the relationships between the women entrepreneurs and those officials operating in the institutions and structures making up the enabling environment. For example, we can take the case of a woman in Zambia. Her business was licensed to trade as a school and consequently she thought she was a “legitimate” business. However, when she went to the bank they would not allow her to open an account because she was not a “registered” business, i.e. registered with the Ministry of Commerce, Trade and Industry. The consequences were that a woman entrepreneur had no business account, no access to bank funds, and was perceived by the bank manager and other support service agencies as an “informal business”. The same could happen to a man. However, the tone of the case study interview and subsequent discussions suggested that the woman’s lack of experience together with her ignorance of the regulations, her lack of financial confidence in negotiating with the bank manager, and the bank’s unsupportive attitude to her as a woman in business. These combined in creating a rather negative experience on all sides. Here the gender dimension is around the intangibles of perception, confidence, and lack of know-how and respect on both sides. It is not necessarily about overt institutional or structural discrimination. However, the practice and outcomes certainly help to reinforce and promote the status quo, which many women experience as overt discrimination.

(iv) *Incremental compliance:* Many of the women reported the time-consuming nature and expense related to compliance with business licensing laws, labour laws and registration procedures – this was especially noted for those in the food sector. Clearly there is a desire for all concerned to have their business operating formally and legally, where workers have rights and safe conditions of employment. However, as things stand problems surround this process. Essentially, the business and its practices are deemed as “illegal” and hence “unworthy” and “unwanted” until it has complied with the required

regulations. There is no recognized status of “actively moving towards compliance”, and yet the WED research showed that many women were building towards legalizing their business and improving the terms, conditions and rights of their workers. Although not part of the research approach, it would also be useful to see if there are any differences in behaviour, formalization and compliance between women and men entrepreneurs.

From the research it would appear to be useful for those legislating as well as the women themselves, if it were possible to have some form of incremental steps towards compliance. This could be provided through officials acting as advisors and facilitators, alongside their role of reinforcement. In Tanzania there was evidence that this was happening on an informal basis with some officials and women entrepreneurs reporting that over a period of months they had moved from being “illegal” to being licensed. It could be argued that this is not a gender specific issue for women alone but one that applies to many MSEs. Nevertheless within this issue there is a gender dimension, which concerns time mobility and women’s ability to spend the time away from her business and her family responsibilities in order to visit the appropriate authorities, to get the appropriate paperwork, and to fulfil the licensing requirements. This time constraint is further exacerbated when faced with the unhelpful and often discriminatory attitudes of officials, as well as the perception among some male family members of a woman’s business being a hobby, or even as a distraction from household roles.

(v) *Harassment by government officials.* The ease with which MSEs can operate their businesses is also affected by the attitudes of government officials and staff from support institutions, and how they view the “acceptability” and “credibility” of women in business. The preliminary research reports showed that MSEs owned by both women and men are open to harassment by registration and licensing officials, especially tax officers. In the WED primary research, most of the women reported minimal problems related to formalization, but there were examples cited where women entrepreneurs faced various forms of physical and sexual harassment from the officials concerned. Moreover, there is a gender dimension to this harassment, in that women are more vulnerable to sexual harassment by these (largely) male officials. Furthermore, sometimes the women are not protected by their community when such actions occur, since others in the community do not support the idea that women should be in business. As one woman entrepreneur noted, being in business was perceived as almost being a prostitute, so why should they be supported or protected.

5.4 The socio/cultural and economic context

The impact of society, community and family attitudes to women in business can be seen as both constraining and motivating factors for the further development of women as business owners. Attitudes in societies are always changing, and the fact that the research revealed there are so many women running formal and substantial businesses is a positive indication in itself. Only a minority of the women interviewed had experienced a lack of support or negative reactions from their family about going into business – although it should be acknowledged that many of those facing significant opposition would probably not be in business anyway! Having said this, many of the women felt that their broader community and society as a whole were not supportive of MSEs, and were especially negative about women being in business. This was evidenced by incidences where suppliers would only contract with the male spouse, and where officials felt it was permissible to harass women entrepreneurs – a clear case of gender-based discrimination that women entrepreneurs confront. Much needs to be done to assist in fostering attitudinal change, for example, by showing ways in which the family can be a positive asset for successful business development. Current discussions about the role of the family in women’s business tend to be couched in negative and constraining terms – the spouse being disapproving and controlling; women being constrained by family duties, etc.

However, as this WED research has shown, many of the women entrepreneurs have largely succeeded with the support of their families, as do most entrepreneurs as a whole. They also acknowledge the crucial importance and value of this support. The promotion of role models of good practice could also contribute to a more positive and supportive context. In this respect, role model families – including male spouses, children or in-laws – can be highlighted, emphasizing their contribution to women’s business development. Most importantly for this initiative to have greatest impact, it is critical that the voices of supportive family members, especially males in the family, should be captured and used for influencing others.

5.5 Summary

Some of the key themes and issues raised from and by the research have been presented above, and they reveal a number of new perspectives on women’s entrepreneurship in Ethiopia, Tanzania and Zambia that might also be applied in a wider African context. The next section presents some of the key recommendations put forward from the research and stakeholder consultations, for the further development of women entrepreneurs in the three study countries.

6. Key recommendations from the National Stakeholder Conferences

The recommendations detailed below comprise both the practical operational recommendations which came out of the three national stakeholder conferences, as well as some broader developmental recommendations arising from the collective lessons drawn from the WED Study as a whole in Ethiopia, Tanzania and Zambia.

6.1 The participatory path towards the recommendations

Part of the research process involved each team of national researchers taking their findings to a national stakeholder conference for discussion, as well as to facilitate debate by women entrepreneurs and those within the business support sector. Each of the three national conferences produced a set of recommendations for action and these are detailed in each of the separate reports (ILO 2003a, b and c) and reproduced in Annex 2 of this report. Each workshop was structured to include presentations from the ILO on the background to the research. In addition, the ILO's two international consultants presented the framework within which the research was designed and implemented, including the components of the underpinning conceptual framework based on a combination of the MAIR and Sustainable Livelihoods approaches. This was followed by a presentation by the national consultants of the findings from both the secondary and primary research phases. These formed the basis of discussions in a number of working groups, which focused their deliberations around the four key themes of:

- 1) Marketing and market access
- 2) Access to resources and finance
- 3) Business development and training
- 4) The enabling environment

The working group discussions varied depending upon country specific circumstances, and the discussions tended to cut across all of the four themes. However in reviewing the recommendations arising from all of the group discussions, there are some common issues across all three countries.

6.1.1 Marketing and market access

The working groups discussed a range of issues impacting on women's ability to take advantage of market opportunities, to meet market needs, and to reach the market more effectively.

- (i) Information access

All three conferences concluded that women entrepreneurs have difficulties in accessing lucrative domestic and export markets. Even where enabling conditions have been created, such as in the two major regional organizations, Common Market for Eastern and Southern Africa (COMESA) and Southern Africa Development Community (SADC), women entrepreneurs still experience difficulties in obtaining information and gaining effective access to these markets.

(ii) Cultural and social barriers

Cultural and social constraints have an impact upon women's ability to travel, and to have physical access to markets outside of their immediate communities. In addition women's ability to freely meet, communicate and negotiate with men (as suppliers, customers and business support agents) in relation to building their businesses, was also highlighted as a key constraint at all three conferences.

(iii) Business premises

Access to suitable premises for production and selling purposes was discussed at all three conferences, but it was only at the Zambia conference where this was formulated into a specific recommendation. That workshop stressed the need for safe and secure market areas where women entrepreneurs would be able to market their products and services.

(iv) Trade fairs and promotional activities

The workshop groups discussed trade fairs and other promotional mechanisms for presenting the products and services of women entrepreneurs. It was felt that BDS organizations and business associations should be the primary mechanism for supporting the development of these types of activities. Other issues recommended for promoting women's products and services included a call for the ILO to continue its support for trade fairs as a means of improving market access, and promoting international lessons and best practices in relation to market development.

(v) Networking events

In terms of supporting women's knowledge of and access to marketing opportunities, the working groups felt that more could be done to provide networking events for women entrepreneurs. This would facilitate shared experience and information exchange, but go further by presenting opportunities for joint projects and the development of new products and services. BDS providers and women entrepreneurs' associations were felt to be best placed for facilitating this networking.

(vi) Training and support for marketing

Working groups at all three national conferences stressed that BDS organizations and women entrepreneurs' associations should ensure that they offer targeted and high quality marketing support for women entrepreneurs. This was further elaborated upon at the Ethiopian conference where it was felt that this support should include:

- Facilitating women's access to domestic and export markets
- Promoting women's businesses and their products
- Providing a range of training opportunities addressing a number of marketing issues for women entrepreneurs
- Providing access to information technology and other means of accessing marketing information.

6.1.2 Access to resources and finance

Discussions about accessing appropriate and affordable finance were wide-ranging. The working groups developed a number of recommendations designed to counter the difficulties faced by many of the women entrepreneurs in accessing finance. These were

broadly similar in nature and focus, and came from discussions that highlighted women's experiences in raising funds to finance the start-up and growth of their businesses.

(i) Banking attitudes and financial products and services

At all three conferences, women entrepreneurs and other key stakeholders stressed the difficulties that women appear to have when accessing mainstream finance. Banks, it was felt, tend to be reluctant to provide loans to women entrepreneurs in particular, and in general interest rates are perceived as being too high for MSEs. It was also felt that banks favour certain types and sectors of business and these are ones that tend to be dominated by men. As a result, women are often disadvantaged and feel discriminated against by financial institutions. A number of key recommendations were aimed at banks and mainstream financial institutions. In particular, it was felt that banks should offer a wider range of loan options, with variable interest rates, repayment terms and conditions, and that these should be based on the varying needs of the businesses. Banks, it was felt should be more women friendly, and in Zambia the working group even went as far as to recommend that a women only bank should be established.

(ii) Collateral

Women's ability to provide appropriate collateral was raised as an issue by each discussion group. As banks generally require land or buildings as collateral, it was noted that this put women at a disadvantage as the legal ownership of land and buildings is often held by men. Many of those who had been able to raise bank loans had done so by providing personal guarantees. The discussion group in Tanzania recommended that the government should investigate mechanisms for establishing a guarantee fund to support women in accessing bank loans.

(iii) Financial know-how and confidence

A critical issue that arose in all three conferences related to women's knowledge and understanding of how bank finance is managed. The workshop in Zambia made a recommendation that women entrepreneurs' associations need to be more informed about the banks and their services, so as to be able to assist their members to develop a better understanding of how to approach and negotiate with banks. Also, BDS providers could support women entrepreneurs by providing training around managing relationships with banks and other business support providers. The banks themselves could make more effort in informing various groups of potential clients about their services and their ways of operating.

(iv) Micro finance institutions

Micro finance organizations, whilst a welcome source of funds for microenterprise, were viewed as being unable to provide appropriate support for small-scale or growing businesses. It was felt that MFIs need to examine the services they provide and their conditions of repayment in light of the needs of women entrepreneurs. The discussion groups felt that MFIs were more likely to develop repayment schedules and lending conditions that suited their own institutions, rather than taking the needs of the women's businesses into consideration. It was also noted that overdraft arrangements for working capital were also difficult to secure.

Recommendations to MFIs therefore, focussed on their ability to provide more flexible and appropriate lending, and the need for them to extend their portfolios to include small businesses, which require larger loan sizes and access to working capital more than their microenterprise clients.

(v) Other resources

Whilst the main focus of the discussions in these groups was on finance, other resources were examined. In particular, the discussion group at the national conference in Ethiopia stressed the need for incubator premises to be available for women's MSEs in order to alleviate the shortage of reasonably priced, safe and suitable premises. The Tanzanian conference also discussed this point with particular reference to incubators for women entrepreneurs in the food sector.

6.1.3 Business development and training issues

Discussions that centred on training and development issues encompassed the needs of the women entrepreneurs themselves, as well as the capacity building needs of BDS providers and women entrepreneurs' associations.

(i) Post start-up provision

One issue common to all three conferences was the need for BDS providers to develop and deliver training and support for women entrepreneurs who have growing businesses, in addition to those at the start-up stage. Issues surrounding effective marketing, quality and production, customer service and people management were all highlighted as "post start-up" topics where women entrepreneurs needed further development assistance.

(ii) Skills training

All of the discussion groups addressing this topic stressed the view that women could better improve their productivity and competitiveness by participating in skills training, rather than only from management training. By combining both, it was felt that women entrepreneurs would be more likely to have comprehensive coverage of business management issues.

(iii) Entrepreneurship training

Entrepreneurship training for retrenched was highlighted as a specific issue in Zambia, where it was also stressed that the spouses of male retrenched should also be targeted for training, as this could help them and their families to develop income-generating activities.

(iv) Capacity building for BDS providers and women's associations

It was noted that BDS providers and women entrepreneurs' associations have the potential to act as significant support agencies for women entrepreneurs, particularly for those women who are trying to grow their business. This role would seem to be limited currently due to the low capacity and ability, particularly of the women's organizations. Participants also questioned the ability of women entrepreneurs' associations to provide the range of support that is necessary, as many of the women entrepreneurs are not aware of these associations or the benefits of membership. It was acknowledged that this is largely because the associations are relatively new, focussed in urban areas, have limited representation, and generally needed assistance to promote themselves and their activities more widely.

Therefore, several recommendations were formulated that focussed on the need for these WEAs to be supported so as to build their capacity for delivering high quality and

appropriate services that are designed to meet the needs of women entrepreneurs and their businesses.¹⁸

Furthermore, a common complaint was that BDS providers do not seem to promote their services very extensively, and many women entrepreneurs stated that they did not know where to go for help and were not aware of the support that is available.

6.1.4 The enabling environment for women entrepreneurs

The discussions around the issues of the enabling environment within which women set up and run their businesses were wide-ranging, with a strong focus on the impact of bureaucracy and factors concerning the formalization of business. Government red tape, time delays and general regulatory and administrative procedures presented difficulties and frustrations for many of the women trying to comply with regulations.

(i) Licensing organizations

Licensing procedures in particular came in for heavy criticism at the Ethiopian conference, whilst in Zambia VAT registration was seen as particularly problematic. A root cause of the problems appeared to centre on the attitudes of officials and their inability to work efficiently and effectively with MSE owners as a group, as well as to their insensitivity to women's needs and circumstances.

(ii) Attitudes

It was felt by some that attitudes to business owners and businesswomen in particular were negative and unhelpful. As a result, many women entrepreneurs felt vulnerable to corrupt officials, and were poorly equipped to deal with intimidation and unfair treatment.

(iii) Advocacy

The discussion groups felt that there was a role for associations of women entrepreneurs to lobby government and advocate for policies to support women entrepreneurs. In particular the associations have a role in identifying ways in which women entrepreneurs could gain better access to appropriate resources.

(iv) Laws, customs and practices

Another key issue that arose from the discussions was the disparity between the laws and customary practices as regards women's rights to ownership of property, and inheritance in particular. The conference in Tanzania recommended that the issue of land ownership should be reviewed to remove customary gender-based loopholes from the law, as these discriminate against women.

Overall it was felt that gender equality in relation to women's enterprise development should be further supported through identifying and promoting good practice examples, by

¹⁸ Access to membership of, and assistance from, employers' organizations varies between women and men entrepreneurs and according to the size of the enterprise. Long-established male-dominated business associations have not always been friendly to women. The creation of women entrepreneurs' associations has often proven to be an effective device to overcome the greater constraints that women face in the running of their enterprises. (ILO, 2003i)

enforcing laws and procedures in an equitable and transparent manner, and by designing special support services to meet the needs of women's businesses.

Although wide-ranging, the recommendations arising from the discussions focussed largely on government and government departments ensuring that registration and licensing procedures are tailored to be accessible and appropriate to meet the needs of MSEs in general, and women entrepreneurs in particular.

6.2 Further recommendations from the research team

In conclusion this reports presents a number of additional recommendations, reflecting on the findings from throughout the entire WED study research process (secondary, primary and participatory consultations), as well as other research on women in business.

Although there was some evidence in section 4.5 of women entrepreneurs making efforts to improve the working conditions in their enterprises, traditionally MSEs exhibit many weaknesses in relation to aspects of job quality, such as health and safety at work, and social protection. There is an important role for governments (particularly ministries of labour) to play is advising on and supporting incremental improvements in job quality, and this can be reinforced by the involvement of employers' and workers' organizations in extending their services to micro and small enterprises, and to women entrepreneurs in particular. Such linkages can also give women entrepreneurs a stronger voice in lobbying for improvements in their overall situation, as well as helping them to play a part in influencing policy-making processes. More specific recommendations follow.

6.2.1 Need for sex-disaggregated statistics

The practicalities of undertaking the WED Study research highlighted and reinforced the need to lobby and advocate that national statistics should be disaggregated according to sex. This can help to develop the profile of women entrepreneurs' as economic actors, and provide some consistent longitudinal pictures of women and men as business owners. This in turn would contribute towards a much better understanding of these two groups within the MSE sector as a whole. This recommendation relates to both formal and informal enterprises, and is in line with the ILO's support for improved understanding of the informal economy (ILO, 2002b). It also endorses similar recommendations from other ILO studies on women entrepreneurs (Goheer, 2003).

6.2.2 Challenging the stereotypes

Whether one is a researcher, policy maker, politician, practitioner or entrepreneur, there is a need to check many of the prevailing assumptions about women entrepreneurs that are derived largely from information on poorer, uneducated women operating informal sector microenterprises. Such assumptions are capable of generating or reinforcing stereotyped profiles of women entrepreneurs, and these are not consistent with the reality of a heterogeneous picture of women's entrepreneurship. These stereotypes also work to maintain the status quo as regards discriminatory beliefs, attitudes and practices. Such traditional and largely negative views about women entrepreneurs have adverse implications and impact. They mean that women entrepreneurs:

- Do not have access to appropriate resources;

-
- Are sometimes regarded as “minors” which limits their ability to own assets, enter into legal contracts and build collateral;
 - Are physically and psychologically limited in where and how they can operate their businesses, and
 - Are vulnerable to harassment and unfair treatment from male officials and businessmen.

Challenging these stereotypes is an important step in tackling these constraints.

6.2.3 Building women’s confidence in the business arena

Many women have less confidence about being entrepreneurs because they have less experience of the world of business, and in particular of the power and responsibilities that go with and derive from having your own business. Whilst research has identified and mapped issues relating to confidence in great detail, there has been little to show how to overcome this issue. Confidence is a complex, personal and individual matter and there can be no easy solutions. However, there are mechanisms for helping women entrepreneurs to increase and accelerate their experience of the world of business. Initiatives focusing on networking and getting women to meet others – both women and men – in business are important. Also, training and mentoring activities which help women entrepreneurs to be able to communicate, negotiate and manage relationships more effectively. These are offered by mainstream professional and business service providers in the business environment and they are not expensive or difficult to do, but are critically important to the survival and growth of the enterprises.

6.2.4 Engaging with the enabling environment

Building confidence, supporting women’s business networks, and promoting successful role models will all assist women in asserting their rights (both individually and collectively) in what is still largely a “disabling”, largely male-dominated environment for MSEs in general, and for women in particular. The WED Study findings echo those from ILO research on women entrepreneurs where, to paraphrase, “*the institutional environment is seen to have a cosmetic tinge of equality and sometimes even discriminates positively in favour of women ... but the practice of policy and regulatory structures in reality embed (discrimination) or are interpreted to discriminate against women’s economic activity*” (Goheer, 2003, p.1, and Mayoux, 2001). Challenging such customary practices both collectively and individually is a critical issue for asserting and building a more enabling environment for the MSE sector in general, and for women entrepreneurs in particular. This is an area where the full range of actors should be engaged in advancing current practice, i.e. this includes women entrepreneurs, their business associations, business support providers, policy makers and government officials alike.

6.2.5 Greater recognition of different journeys in business

There is a need for researchers, policy makers and practitioners to look at the differences associated with women’s and men’s journeys into business. Women by their very position in society have different conditions surrounding when and how they start their business, and what type and scale of business they can start up. One particular issue for further investigation is the impact of maternity on women’s journeys into business. This could be viewed in relation to a number of different aspects. In situations where there is the absence of maternity protection and support in paid employment, did this become a

factor in their decision to start an independent business? When running her own business, what impact did her absence for maternity have on her management of the business, as well as on her strategy for growth?

These differences in the journeys into enterprise should not be conflated or reduced to giving women entrepreneurs labels such as being “risk-averse”, or “default starters” with “inappropriate attitudes to business”. Likewise many women would appear to choose different routes by which to build and grow their businesses, preferring to start a number of microenterprises rather than building a single small-scale or medium business. These approaches should be considered as potentially new models of successful business development, or as incidences of portfolio entrepreneurship, rather than as “failures” based on the current economic and somewhat “male” norms of business growth. Also, the “diminishing label” that is attached to many African women entrepreneurs as being “risk averse” is neither correct nor helpful. It is more accurate to say that they are considered or balanced risk-takers, and such a stance can lead both to benefits and growth in a business context.

6.2.6 Supporting steps towards compliance

It is in everyone’s interest that MSEs are registered and hence recognized, valued and supported by the government. Similarly entrepreneurs and the workers engaged within such enterprises should be appropriately rewarded, protected and supported for their efforts. To help promote this, action has to be taken at two levels. Firstly, support should be given to any efforts that governments make to revise and update their business and related legislation, so that it is both “MSE friendly”, and more sensitive to or aware and supportive of gender equality issues. Secondly, effort should be put into making it easier for MSEs to “climb the mountain of legality and compliance”. Whilst minimal standards of safety, social protection and rights must be upheld, it would seem beneficial for all concerned if steps towards business and labour compliance by MSEs could be positively acknowledged and further encouraged in an incremental manner. As things stand, recognition only comes after full compliance has been achieved. Whilst this is a generic issue, it does have gender implications in that women dominate many of the sectors of business where compliance is complicated (such as food) and women entrepreneurs and their businesses are particularly vulnerable to physical harassment by officials whilst they remain “outside of compliance”. It could be very beneficial to see a range of initiatives by labour inspection systems to introduce technical assistance visits for micro and small enterprises, as an alternative to the traditional inspection and enforcement visits. They could also adopt an advisory and counselling role to complement their role in inspection and enforcement. In this way, working conditions and job quality in MSEs can be enhanced, and the progression from informality to formality accelerated.

6.2.7 Greater recognition that families can help as well as constrain

There is a need to recognize that families can be helpful rather than hindering women’s business development. They can be a source of many of those ingredients or assets (as shown in the WED Study enhanced MAIR-SL framework) that are necessary for business success. Consequently, there is a need for researchers, policy makers and practitioners to better articulate the ways in which families can be seen as a positive resource for women’s entrepreneurship, as well as being a possible constraint. It would also be important to clearly identify the nature of family constraints, including childcare responsibilities, and the prevalent coping strategies, so that these constraints can be

addressed effectively with positive outcomes for the woman and her family, as well as for her enterprise.¹⁹

6.3 The concluding comments

In conclusion we reiterate some of what has been said earlier in this report. The WED Study shows that many women are still operating smaller businesses and doing so in localized markets and in feminized sectors, which are under severe market pressure from competition both locally and internationally. Most of the women suffer to varying degrees from significant material constraints through to unhelpful attitudes arising from society's negative attitudes to women in business. Nearly all of the women interviewed have severe pressures on their time because of juggling business, household and community duties. However the research also shows that despite all of this, many women are running successful businesses that employ others, and that help to support their families and those of their employees. This business success also gives the women entrepreneurs a great sense of pride and personal satisfaction, and gives them a sense of worth and status in their families and communities. Perhaps most importantly, these women are also providing living role models for other women within their family, community and societal settings. In this way they are showing that it is possible and should be acceptable for women in Africa to be successful entrepreneurs, and to be able to make the transition and progression from informality to formality, and from micro to small to medium and even large-scale enterprises.

¹⁹ The ILO's Workers with Family Responsibilities Convention, 1981 (No. 156), which addresses the problems that these workers, and women in particular, face in the labour market, is a reflection of the ILO's commitment to furthering gender equality at work and in other spheres. Concern about the negative consequences of the unequal sharing of responsibilities between men and women could have for women's status in society had previously been expressed by the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW). (ILO, 2003i)

7. References on women's enterprise in Africa

In undertaking this research the three teams brought together a detailed list of publications relating to MSE development in Africa, and particularly women's involvement in this sector. The bibliographical list given below contains a great deal of useful references for those wanting to get an insight on entrepreneurship and gender issues in the three countries, as well as in Africa more generally. These references sit alongside references to other international perspectives on the theme of Jobs, Gender and Small Enterprises.

The references are given in alphabetical order and in the right-hand column indicates the references are country specific, African focused, gender/women focused, or covering more general MSE issues. To the extent that it was possible, the authors of this ILO report have tried to ensure the correct name of authors and documents, as well as dates and other relevant information.

Categories:

Area of focus /coverage

E	Ethiopia Specific
Z	Zambia Specific
T	Tanzania Specific
A	African
I	International

Primary topic

MSE	Micro & Small Enterprises
WE	Women's Enterprise
W	Women's Position/Profile
S	Statistical Data
ED	Education
POV	Poverty
GEN	Gender Issues
MF	Micro Finance
BDS	Business Development Services
POL	Policy

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Abebe, Selamawit (1996): "Women in Urban Informal Sector of Ethiopia's Economy – The Case of the Mercato in Addis Ababa", Addis Ababa University, Ethiopia	E, WE
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ILO (2003b): <i>Tanzanian Women Entrepreneurs: Going for Growth</i> , ILO IFP/SEED-WEDGE, ILO Geneva	T, WE, GEN
ILO (2003c): <i>Zambian Women Entrepreneurs: Going for Growth</i> ILO IFP/SEED-WEDGE, ILO Geneva	Z, WE, GEN
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ILO (2003e): “Tanzanian Women Entrepreneurs: A Woman’s Golden Hands”, video published by ILO, IFP/SEED-WEDGE	T, WE, GEN
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Annex 1: Terms of Reference and the Research Approach

1.1 The Terms of Reference

In contracting this research, the ILO specified a number of areas of work and topics that they wanted to be explored.

- a) To provide background information on the scale, scope and profile of the overall micro and small enterprise sector in each study country, with classification criteria (size, sectoral distribution, and others as appropriate), and disaggregated by sex.
- b) To assess the policy environment for women's entrepreneurship development, indicating barriers, gaps and inconsistencies.
- c) To identify barriers and constraints facing potential and existing women entrepreneurs in each study country, including socio-cultural, educational, technological, legal and financial aspects.
- d) To identify supply-side constraints and economic opportunities affecting women entrepreneurs.
- e) To provide an overview of efforts being undertaken in each study country (by government, NGOs and donors) to economically empower women through support for income generation, micro and small enterprise development programmes and credit provision.
- f) To describe and analyse various support mechanisms (schemes, projects, programmes etc.) available to women entrepreneurs in each study country, with an assessment of their outreach, impact and effectiveness (including, where possible, cost-effectiveness).
- g) To identify mainstream small business support services (governmental, NGO and donor activities) and assess the extent to which they are (i) relevant to women entrepreneurs; (ii) accessible to them, and (iii) taken up by them.
- h) To identify and assess differences in the personal entrepreneurial characteristics between female and male entrepreneurs in each study country.
- i) To assess (i) advocacy mechanisms for women entrepreneurs; (ii) the extent to which the voice of women entrepreneurs is heard by policy-makers and decision-makers; and (iii) the effectiveness of associations of women entrepreneurs and business associations in representing their views and concerns.
- j) To provide a set of recommendations which could be taken up by government, the ILO, donors and NGOs to improve the prospects for women's entrepreneurship development in Each study country and to enhance its contribution to the creation of meaningful and sustainable employment opportunities and poverty alleviation.

These initial terms of reference were discussed and further developed through the research process itself.

1.2 Developing the Conceptual Framework

At the initial development workshop (Dar es Salaam, April 2002) various models and frameworks relating to enterprise, gender and sustainable livelihoods were discussed and brought together as a conceptual framework for the study. The two primary frameworks used were those of sustainable livelihoods (based largely on the model used by DfID) and the "MAIRS" enterprise start-up model (as developed by Durham University Business School in UK).

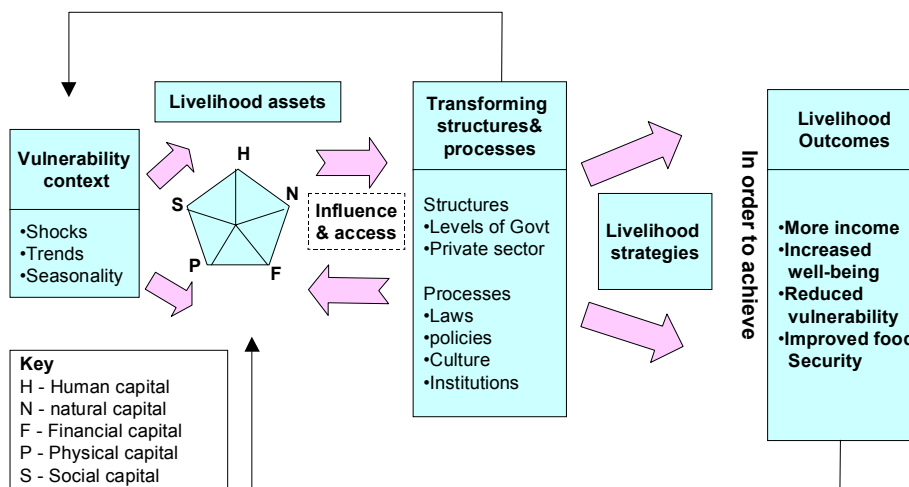
The primary aim of the research project: Jobs, Gender and Small Enterprise in Africa – a study of Women's Entrepreneurship Development (WED Study) – was to:

Identify ways in which Governments, the ILO, donors, NGOs and the private sector can improve the prospects for women’s entrepreneurship in the three designated countries and enhance the contribution of women entrepreneurs to the creation of meaningful and sustainable employment opportunities and poverty alleviation.

(i) The Sustainable Livelihoods Framework

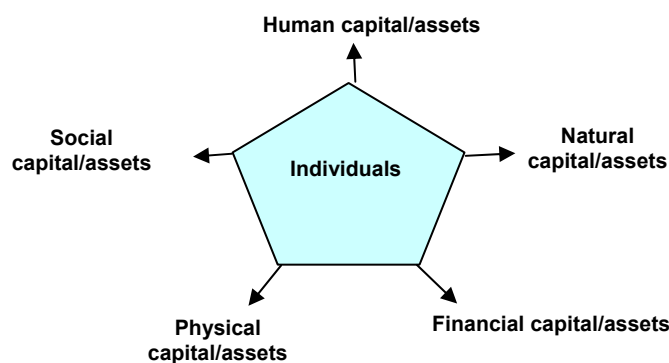
The formation and development of businesses by individuals occurs within broader settings – be it the household, the community, society as a whole, and even the global context. The Department for International Development (DFID), and other international organizations such as UNDP and Oxfam, have recently been capturing much of their development initiatives within a broader societal, economic and political framework called “The Sustainable Livelihoods Framework” (SLF) (see for example Carney, 1998 and Ashley and Carney, 1999).

The Sustainable Livelihoods Framework



If the “capital” or “asset”²⁰ component of the framework is taken it provides another way of looking at the “needs” and resources of those starting and running businesses.

It is also useful in helping to stimulate thinking about the “non tangible” resources, that successful entrepreneurs so often rely upon, such as the “social capital” associated with networking and trust.

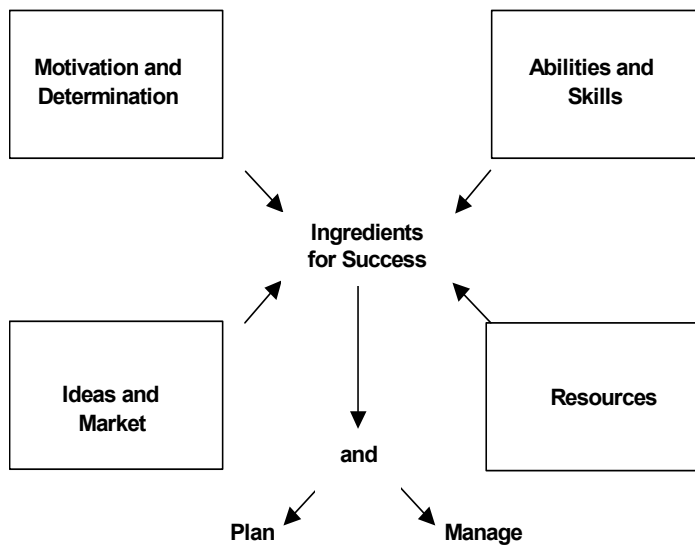


²⁰ The terms ‘capital’ and ‘assets’ tend to be used interchangeably in much of the sustainable livelihoods literature. In this study, we use the term ‘assets’ to denote both.

At another level the framework helps to stimulate and shape the consideration of the broader issues of the “enabling environment”. With one set of lens the framework considers socio-economic, geographical and political factors that protect individual livelihoods from or expose them to “vulnerability”. With another set of lens the framework considers the ways in which government, private sector, non-government and civil society structures and processes enable and disable individual livelihood options.

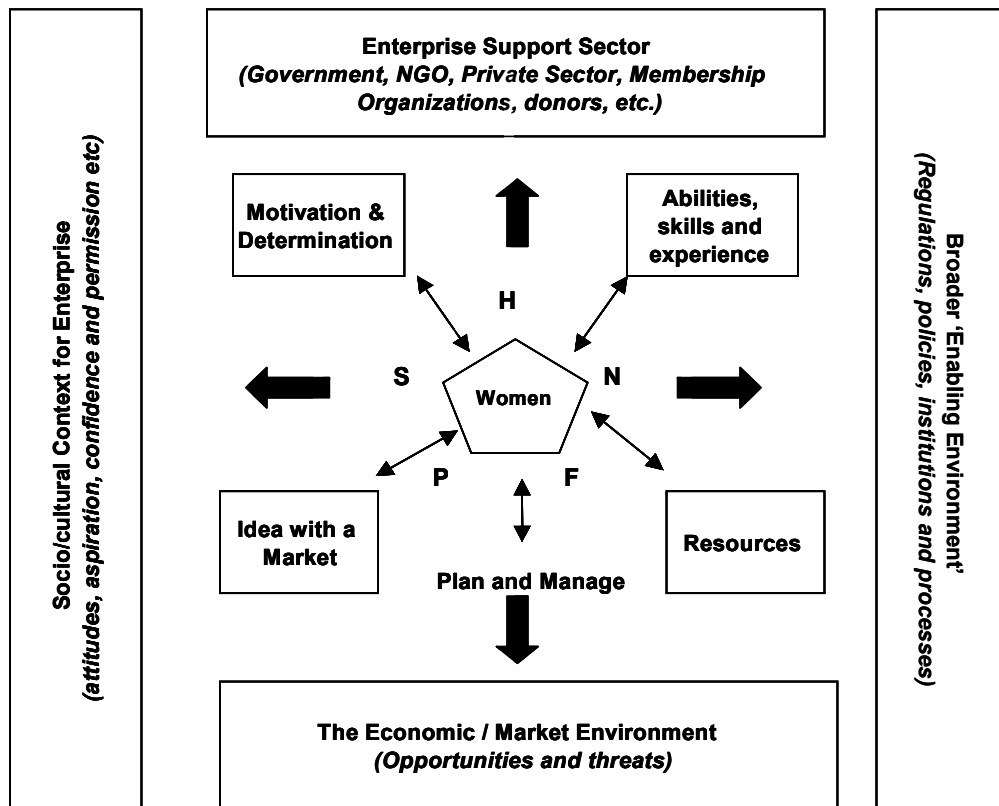
(ii) The “Successful Business” start-up model

This small business or enterprise framework outlined below, sometimes known as the MAIR model, (based on **M**otivation, **A**bilities, **I**deas and **R**esources), has been successfully utilized in a variety of different contexts – academic, practice and policy – and in a range of international settings. It provides a simple way of considering the ingredients needed for starting and developing a successful business.



These two frameworks were then adapted and integrated into a conceptual framework for the WED Study as outlined overleaf.

Elements impacting on successful micro and small enterprise development



Index:

H – Human Assets

P – Physical Assets

N – Natural Assets

F – Financial Assets

S – Social Assets

Source: Richardson and Howarth (2002a).

The different topics of study, as given in the terms of reference, were discussed and considered in the light of the WED conceptual framework and grouped together as five levels of analysis concerning: the women and their assets (micro); their enterprises (micro); the business support environment (meso); the “enabling environment” (meso); and the broader socio-economic context (macro) – see overleaf. Clearly, in considering such issues, the research will also be cognisant of vulnerability factors such as seasonality, trends etc., and how these influence and impact upon women’s entrepreneurship at each of these levels.

Levels of analysis	The issues considered	Evidence from previous experience and research	The reality and relevance in the three study countries
The individual –women (micro level)	<p>Women are not a homogenous group and have been categorized in many ways according to age, religion, education, ethnicity, disability, marital status, literacy, poverty etc.</p> <p>These categories impact on their access to and ownership of assets.</p>	Enterprise research has focused on different “categories” or groups of women. The way in which women have been categorized depends on what the research has looked at, why, who has undertaken the research and who has funded it.	<p>What “groupings” or categories are predominant/important for women’s enterprise in The African context</p> <p>Each of the three study countries</p>
The enterprise and the process of starting and growing a business (micro level)	<p>Different dimensions of “type” scale (micro, small, medium) sectors (retail, service, manu etc.)</p> <p>structure (sole trader, partnership, Ltd)</p> <p>individual or collective status – (formal informal)</p> <p>Why and how do women start/develop their own businesses?</p> <p>Push or pull?</p> <p>Timescale?</p> <p>Individual or collectively?</p>	<p>Different issues (both positive and negative) that are present or primarily relevant for different types of businesses.</p> <p>Women starting and developing businesses do so for different reasons and in different ways and hence, face varying challenges and opportunities. What are the gender issues here?</p>	<p>What types of businesses are dominant for women and men in the three countries. If there are differences, in what way and why?</p> <p>Why and how do women start and develop businesses in the three countries. What gender issues prevail if any?</p>
The enterprise support environment (meso level)	<p>Organizations, programmes and services that assist or hinder women entrepreneurs.</p> <p>BDS providers</p> <p>Financial provision</p> <p>Networks and Associations</p> <p>Premises provision</p>	What are the generic and gender specific needs and experiences of support services and systems? What hinders and what helps?	In what way is the support sector really supportive or constraining of women’s enterprise in each country? What gender issues prevail, if any?
The broader regulatory “Enabling environment” (macro level)	<p>The regulatory and institutional context in which women and their enterprises operate:</p> <p>Registration laws</p> <p>Licensing laws and practices</p> <p>Ownership issues</p>	Women experience a different context than men for developing their businesses – usually more constraining and limiting rather than enabling.	What are the generic and gender issues that prevail out of the enabling environment and to what extent are they similar or different for different sectors and in each country?
The broader socio/econ context for enterprise (macro level)	Socio economic, cultural, geographical, technological, educational and political influences which hinder or support women’s enterprise.	Social/cultural attitudes have a significant impact on helping and hindering women’s enterprise – whether it is an acceptable option; which enterprises are acceptable etc.?	What are the critical dimensions which help and hinder enterprise development for women and men in each country?

1.3 The research approach

The WED Study involved three stages of research and review after the development of the initial conceptual framework:

- **Secondary desk research** which examined previous research and practice in order to map the current understanding of women's enterprise and to identify critical issues and questions for the primary research;
- **Primary field research** which involved interviewing 379 women entrepreneurs in the three countries;
- **Review and national consultation conferences** in each country where key stakeholders – including women entrepreneurs – reviewed and discussed the findings of the research and proposed recommendations for action.

Annex 2: Recommendations from the Group Work at the three National Stakeholder Conferences 2002

2.1 Ethiopian National Conference, 19th November 2002

The ILO, in association with the MTI/WAD, organized a national conference on women's entrepreneurship at the Addis Ababa Hilton hotel on 19 November 2002. The conference was attended by more than 140 women entrepreneurs and key supporting actors. The second half of the conference was devoted to a participatory consultative process, thereby enabling participants to reflect on the findings of the field research and formulate priority actions and recommendations aimed at informing the planning processes of the ILO, Ministry of Trade and Industry (MTI) / Women's Affairs Department (WAD) and other supporting agencies. The major issues and recommendations arising from the group work sessions are presented below.

Access to resources, in particular to finance

(a) Issues:

- A number of background issues were identified concerning women entrepreneurs' access to appropriate resources.
- Large and micro loans are available for businesses, but there is little in the way of medium-sized loans for growth-oriented MSEs. There is a need to "fill the gap in the middle" in terms of accessing finance.
- Micro-finance institutions (MFIs) do lend money to women, but they do not provide business development services or advice. They tend to lend to micro-entrepreneurs who generally enter and operate in overcrowded market segments.
- Women entrepreneurs find it difficult to secure appropriate workspaces at reasonable rents.

(b) Recommendations:

- I. There is a need to strengthen the capacities of MFIs in order that they are better able to:
 - Extend their activities to more women as well as a wider range of women entrepreneurs;
 - Improve the coverage of their services across the country;
 - Improve their products and lending services to meet the needs of growth-oriented businesswomen by providing larger loans and longer repayment periods;
 - Review interest rates with a view to offering variable rates based on business needs.
- II. The Government should give special emphasis to the allocation of land and premises to women entrepreneurs at reasonable rates.
- III. Where market failure exists, SME development incubators need to be established to help alleviate the shortage of appropriate premises for women entrepreneurs, as well as the provision of more and better BDS and information services for women entrepreneurs.

Market access and developing BDS

(a) Issues:

A number of issues emerged concerning the difficulties that women entrepreneurs face in obtaining information about new market opportunities and market entry requirements, especially for export markets, where they increasingly face the economic impact of global competition. Women also face specific challenges concerning their abilities to travel and physically access markets outside of their immediate communities.

(b) Recommendations:

- I. In the face of apparent market failure, BDS providers should consider offering assistance in marketing to facilitate women entrepreneurs' access to local, regional and international markets, and to encourage and promote the greater use of technology to achieve this.
- II. The ILO should continue with its support for improving market access for women entrepreneurs through trade fairs, and continue promoting international lessons and best practices.
- III. The Government and business advocacy groups should encourage links between BDS providers, MFIs and other financial institutions to improve women entrepreneurs' access to the full range of financial and non-financial (BDS) support services available.
- IV. BDS products and services should be promoted to move women entrepreneurs into more profitable sectors and to help make their enterprises more productive and competitive. This should involve BDS provision in areas such as:
 - Quality assurance schemes
 - Productivity Improvement Programmes
 - Production technology
 - Product development
 - Packaging development
 - Business skills development
 - Information about markets including export markets
 - Support with information technology

Capacity building for BDS

(a) Issues:

The issues that emerged from the group discussions focused on the appropriateness and effectiveness of BDS provision in meeting the needs of women entrepreneurs.

(b) Recommendations:

- I. A review is needed of the existing provision of business support services (BDS): who provides BDS, and what is the current market situation for BDS in Ethiopia with particular reference to women entrepreneurs' access to and take-up/use of BDS.
- II. Improve women entrepreneurs' access to resources by, for example, encouraging associations of women entrepreneurs to help their members to access BDS through referral systems.

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- III. Develop capacities and capabilities of BDS providers in areas such as networking, lobbying, empowerment, gender equality issues, and decision-making for women entrepreneurs.
 - IV. BDS providers can encourage the greater uptake of their services through cost-sharing initiatives (with WEAs and other organizations) and by providing demand-driven services.
 - V. BDS providers should promote the provision of integrated support across the MSE sector, and for women entrepreneurs in particular, that meets a range of client needs and avoids duplication, rather than offering a range of *ad hoc* provision of BDS.
 - VI. While developing more extensive and better BDS provision throughout the country, the financial sustainability of the BDS services should be a priority.

Enabling environment

(a) Issues:

A wide range of issues was discussed during the group work. The main points raised were as follows:

- The bureaucracy of government regulations and red tape, the largely negative attitudes towards business, and the overall lack of transparency prevent the development of a real public-private partnership for business.
- There are great differences between the laws and customary practices as regards gender equality in society, and this impacts negatively on the operations and effectiveness of women entrepreneurs.
- The licensing procedures relating to business are overly bureaucratic, and obtaining accessible information about new laws and legislation in a timely manner is a major inhibitor for business.
- Attitudes to business owners, including women entrepreneurs, are in general negative in so far as they are seen as being unethical.
- Women entrepreneurs' associations need to be supported to be more, representative, member-based, open and effective. There is a need for better networking within and between different business associations.
- The informal economy needs to be recognized in some way. It is a dominant sector in the Ethiopian economy and employs many poor people, especially women. Poor working conditions and little income security for those engaged in the informal economy makes them very vulnerable.

(b) Recommendations:

- I. As the informal economy is largely dominated by women, it is important that steps are taken by the Government and BDS providers to improve their economic and social protection position by:
 - Providing some form of "official" recognition to informal workers to protect them from harassment and provide basic forms of social protection;
 - Providing financial and non-financial support to women in the informal economy so that they can more easily access and navigate the steps involved in formalizing their businesses.
- II. The Government should take the lead in a number of initiatives aimed at changing the attitudes of society towards women entrepreneurs and creating a more positive and constructive environment for their expansion and growth.

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- III. Special efforts should be made to improve partnerships between all actors who influence the socio-economic environment for women in general, and for women entrepreneurs in particular. This could be done within the framework of the PRSP process, and under the umbrella of the Women's Affairs Division, Office of the Prime Minister.
 - IV. There is a need to promote and support the practice of good governance by all, in government, business and non-government organizations. There is a need to highlight and reward positive, honest and transparent practices wherever and whenever they occur.
 - V. There is a need to promote gender equality in enterprise development through:
 - Enforcing laws in an equitable and transparent manner
 - Identifying and promoting the dissemination of good practice examples from other countries
 - Promoting women entrepreneur role models through videos films and other publicity and promotional materials.
 - VI. Develop women entrepreneurs' voice through advocacy and lobbying. Women entrepreneurs need to be supported and profiled in exercising their rights.

2.2 Tanzanian National Conference, 22nd November 2002

A National Symposium on Women Entrepreneurs in Tanzania was organized by the ILO at Sea Cliff Hotel, Dar es Salaam, on 22 November 2002. More than 50 participants attended, including women entrepreneurs, representatives of women entrepreneurs' associations, and representatives from Government, NGOs and the donor community. All participants received a copy of the Preliminary Report on Tanzania (UDEEC, 2002), as well as a set of the proposed support interventions as recommended by the team of national consultants. The second half of the Symposium was devoted to a participatory consultative process, in which participants had the opportunity to consider the research conclusions and proposals for supportive interventions. Through a group-work process, participants formulated four clusters of recommendations for follow-up action. These recommendations, which serve as a significant outcome from the ILO's research and consultation process, inform the ILO's ongoing and follow-up activities in support of women entrepreneurs in Tanzania. They also form the basis of an Action Programme that has been developed between ILO and the Ministry of Industry and Trade (MIT) SME Section.

Working Group on Business Associations

(a) Issues:

- Associations can act as important sources of support, developmental opportunities and advocacy mechanisms for women entrepreneurs.
- It is important for women entrepreneurs to join and to feel part of business associations, and in particular women entrepreneurs' associations, and to benefit from the wide range of services and support that can be provided by such associations. However, typically these associations do not have the necessary business skills to be able to provide all aspects of support. They should help their members to identify skill gaps and see if any of the members can provide these skills.
- Many associations are supply driven rather than demand driven, and they need to focus more on their members' needs. It is important that associations of women entrepreneurs should operate democratically and transparently and have good governance.

(b) Recommendations:

- I. Associations need to promote awareness about themselves and the benefits they can bring to business by providing more information to a wider public about their organizations, their operations and their services. Information points should be established by the following organizations (some ministries and institutional service organizations were included in this list):
 - Tanzania Chambers of Commerce Industry and Agriculture (TCCIA)
 - Federation of Associations of Women Entrepreneurs in Tanzania (FAWETA)
 - Tanzania Food Processing Association (TAFOPA)
 - Small Industries Development Organization (SIDO)
 - Tanzania Private Sector Foundation (TPSF)
 - Tanzania Gender Networking Programme (TGNP)
 - Ministry of Community Development, Women (Gender) and Children (MCDW/GC)
 - International Labour Organization (ILO)

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- II. Women entrepreneurs and associations of women entrepreneurs need to engage in more networking for their businesses, and use social events to enhance networking.
 - III. There needs to be greater efforts made by associations to highlight and acknowledge all of their members' voices within the organizations. Capacity building support and guidance should be given to associations on issues such as democratic participation, governance and transparency in their operations provided.
 - IV. As most associations have inadequate capacities to deliver appropriate services to their members, there is a great and immediate need for capacity building and training, in particular in the fields of governance, leadership, communications and marketing.
 - V. As many associations are not well known, there is a need to carry out a marketing campaign and provide necessary training and capacity building for all associations.
 - VI. The creation of some form of network or forum between the different associations is also needed to help promote a collective voice and encourage inter-association development.

Working Group on Business Development Services (BDS)

(a) Issues:

Payment for BDS is an issue as there is a tradition of providing free or subsidized services in Tanzania. In general, most women entrepreneurs are willing to pay for BDS, even if it is only a nominal amount. The key is to offer services and products that add value to clients' businesses and will encourage them to pay for BDS. BDS services – both in terms of what is offered and how it is offered – will need to be tailored to women entrepreneurs' needs, as these tend to be different from those of men.

(b) Recommendations:

- I. Capacity building is needed for BDS providers, particularly in relation to the latest ideas on "market-oriented BDS" and sensitization on gender issues. A needs assessment should be carried out and recommendations on BDS product development and delivery mechanisms formulated by key actors.
- II. Greater emphasis needs to be placed on information dissemination to ensure that BDS services are known to and address the needs of women entrepreneurs. It is necessary that private sector BDS providers, village councils, and others make effective use of the media to reach women entrepreneurs. Practical actions need to be developed as a matter of priority.
- III. BDS providers should receive training and capacity building in gender mainstreaming and economic literacy. A wider range of training and support in women's entrepreneurship, business management, marketing, etc. should be offered by private sector BDS providers.
- IV. BDS providers need to facilitate women entrepreneurs to become more competitive in the face of global competition, as this is placing severe economic pressure on women entrepreneurs throughout Tanzania.

Working Group on Financial Services

(a) Issues:

Women entrepreneurs are potentially good customers for banks, but are not viewed as such by the lending institutions.

(b) Recommendations:

- I. There is a need for banks to examine the market and segment the different needs and stages of development of a range of clients in the market. Based on this market analysis the banks should offer a wider range of interest rates to SMEs, including women entrepreneurs. This segmented approach could also help the Savings and Credit Cooperative Organizations' (SACCOs) review their lending capabilities in the light of the differing needs of various groups of women entrepreneurs.
- II. Micro-finance institutions (MFIs) should carry out business analysis of the practical business needs of their customers so as to be able to formulate better and more appropriate modes of repayment. The main areas of concern and priority are:
 - Often no grace period is provided for entrepreneurs, and the lending institutions should offer more flexibility on repayments.
 - Loan durations are often too short for the needs of many women entrepreneurs. MFIs should introduce a wider range of loan repayment periods in response to differing needs.
 - There is a gap between the provision of micro-level short-term loans and medium-term loans. It is recommended that MFIs introduce a wider range of loan sizes within their portfolios.
- III. The current way in which collateral is demanded by the financial institutions tends to exclude (or at least discriminate against) women entrepreneurs more than men from obtaining loans. It is recommended that the government and MFIs should set out to tackle this by establishing mechanisms such as a guarantee fund to help women entrepreneurs to overcome this barrier.
- IV. Women entrepreneurs need training from BDS providers to improve their skills in dealing with banks, preparing loan applications and managing money in a formal business context. Such training should build on the home-based cash management skills acquired by many women entrepreneurs. Providers of BDS should set out to deliver such financial capacity building as a matter of priority.

Working Group on the Business Environment

(a) Issues:

There are several key issues in the business environment that create undue problems and difficulties for women as opposed to men when it comes to starting and growing their own enterprises.

(b) Recommendations:

- I. Women entrepreneurs need to have more and better access to information about their rights and entitlements, as well as about best practice models for women starting and running their own enterprises. It is recommended that a one-stop-shop solution could contribute to the provision of these supports and services.
- II. Business registration procedures need to be tailored more effectively to the needs of MSEs, without any added burdens or bias affecting women entrepreneurs.
- III. The issue of land ownership needs to be reviewed to remove customary gender-based loopholes from the law.
- IV. Advocacy bodies and associations of women entrepreneurs need to work together to challenge prevailing cultural norms which result in men having greater (informal) control over resources.

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- V. As women experience particular difficulties in obtaining workspaces and business premises, the government should take actions to improve the supply of and access that women entrepreneurs have to appropriate and affordable premises.

2.3 **Zambian National Conference** **5th December 2002**

The ILO, in association with the Gender in Development Division (GIDD), Office of the President, organized a national conference on women's entrepreneurship at the Mulungushi Conference Centre in Lusaka on 5 December 2002. The conference was attended by more than 50 women entrepreneurs and key supporting actors. The second half of the conference was devoted to a participatory consultative process, thereby enabling participants to reflect on the findings of the field research and formulate priority actions and recommendations aimed at informing the planning processes of the ILO, GIDD and other supporting agencies. The major issues and recommendations arising from the group work sessions are presented below.

Recommendations from group work

Marketing and market access

(a) **Issues:**

The Working Group on Marketing and Market Access discussed a range of issues impacting on women with the main conclusions being that women entrepreneurs have difficulties in accessing lucrative domestic and export markets. Where enabling conditions have been created, such as in the Common Market for Eastern and Southern Africa (COMESA) and Southern Africa Development Community (SADC) regions, often women entrepreneurs still experience difficulties in obtaining information and gaining effective access to these markets.

(b) **Recommendations:**

- I. There is a need for structures and safe and secure market areas through which women entrepreneurs are able to market their products and services, e.g. incubators, display venues, market stall and trade fairs.
- II. Incentives should be developed for creating awards for the achievements of women entrepreneurs to highlight their successful marketing strategies.
- III. Networking events for women entrepreneurs should be established to enable them to share experiences and marketing information.
- IV. Support organizations should identify market segments and market opportunities and support and encourage women entrepreneurs to enter these more lucrative markets.
- V. The Ministry of Commerce, Trade and Industry should support access to markets within COMESA (e.g. Egypt) and SADC, and encourage and support women entrepreneurs to focus on export market development.
- VI. The Zambian Government should adopt specific policies to market Zambian products, including those of SMEs, and women entrepreneurs.
- VII. BDS providers should develop products and mechanisms to ensure that their services are accessed and taken up by women entrepreneurs.
- VIII. A directory should be developed containing information about businesswomen, so as to encourage and promote networking among the women entrepreneurs.
- IX. The Zambian Institute of Marketing should hold workshops for women entrepreneurs to provide training and capacity building in marketing awareness, knowledge and skills.

Access to resources and finance

(a) Issues:

Banks tend to be reluctant to give loans to SMEs, and to women entrepreneurs in particular. The interest rates charged by mainstream commercial banks are regarded as being too high for SMEs. In addition, it is perceived that banks favour certain types and sectors of business that tend to be dominated by men. Women are often disadvantaged and feel discriminated against by financial institutions.

(b) Recommendations:

- I. There is a need to create a women friendly or women only bank(s) in Zambia.
- II. Associations of women entrepreneurs should develop their own revolving loan funds for their members.
- III. Associations of women entrepreneurs should advocate for the review of loan policies and other support services offered by banks so that these services more closely match the needs of women business owners.
- IV. Associations of women entrepreneurs need to be more informed about the services available from banks and publicize these to their members.
- V. Banks should provide a wider range of loan conditions, collateral requirements, interest rates and repayment periods for different segments of the SME market, particularly women entrepreneurs.
- VI. The Government should consider incentives (such as giving tax rebates) to banks serving women entrepreneurs' needs.
- VII. Women (entrepreneurs) should not be discriminated against when it comes to accessing land and property.

Training and development issues

(a) Issues:

Women entrepreneurs need to improve their productivity and competitiveness by participating more in skills training, rather than only in management training. By combining both, women entrepreneurs would be more assured of obtaining more comprehensive coverage of business management issues. Entrepreneurship training for retrenched needs to be implemented both before and after retrenchment. The wives of male retrenched should also be targeted for training as they can benefit from income generating activities.

(b) Recommendations:

- I. There is a need to have programmes combining skills training and management training which would better equip women entrepreneurs for starting or expanding businesses.
- II. Special support should be provided for women retrenched from large enterprises and government positions, as well as for the families of retrenched, to promote entrepreneurship and small enterprise development.
- III. There is a need to develop and translate available and relevant training materials into local languages, in particular mini-modules on topics, which are relevant to women and their geographical locations.
- IV. It is important to develop and use training techniques that cater for less literate people.

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- V. There should be greater facilitation of networking amongst trainers to ensure more coordination and relevance of training for women entrepreneurs.

Enabling and support environment for women entrepreneurs

(a) Issues:

The discussion was wide ranging with a strong focus on bureaucracy and issues concerning the formalization of business. Women entrepreneurs experience problems when it comes to business registration in that it is time-consuming (given their other domestic roles) and can be expensive. VAT registration was seen as particularly problematic. Staff in registration offices require training to work effectively with SMEs and gender sensitization.

(b) Recommendations:

- I. The Government should involve women entrepreneurs, as well as women entrepreneur associations, more actively in the national development process.
- II. The Bank of Zambia should better regulate the loan practices of commercial banks to ensure that they cater equitably for the needs of both women and men entrepreneurs.
- III. Women and men alike need to be sensitized to issues of gender equality and the rights of women, e.g. promoting greater awareness on the national gender policy and women's legal access to resources.
- IV. The media should be used to raise awareness about women entrepreneurs, and special efforts should be made to involve spouses where appropriate.
- V. Associations of women entrepreneurs should lobby government and advocate policies to support women entrepreneurs and in particular their access to resources.

Funds from donors should be channelled directly to women entrepreneurs (and their associations) as recipients, rather than through intermediary organizations and such funds should be used for their intended purposes.

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