



Economic Commission for Africa (ECA)

Lessons from Success Stories of
African Women Entrepreneurs

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1. Introduction: Why a women entrepreneurs' profile?

African women continue to be an important mainstay of family livelihoods all over the continent, and many thrive in the informal economy, in spite of the hardships. Some women are able to make the transition from the small-scale, informal sector to the medium- and large-scale sectors. Who are these women, what type of women are they, how do they thrive, in spite of the odds, and what lessons can be learnt from their experiences and expertise? The first objective of this profile is to document successful business practices of women from African countries. None of the women received professional entrepreneurship training, but what are described as their common practices can clearly illustrate good business practices for others.

The second objective is to provide evidence that women in Africa can make a transition into the formal economy and become successful entrepreneurs, making economic and social contributions well beyond the stereotype gender roles. This is a fact that anybody who is involved in gender and development work knows, but there is always the challenge to produce facts to prove that women have both the capacity and the ability.

The profiles revealed of successful women entrepreneurs who challenge not only the gender stereotypes about African women as weak and dependent creatures, waiting for somebody to help them. But they also challenge the myths that economically empowered women are renegades who cannot or will not get along with the men in their lives. These profiles add to the growing information about the important and substantial contributions of women in Africa's social and economic development¹, even though statistics and national development policies continue to downplay this. The cases selected are a few of the growing number of successful women entrepreneurs but they give visibility to African women entrepreneurs, their challenges and share lessons in good business practices of women entrepreneurs in Africa. In addition, they validate and concretize the important role that women play in the economic and social development of their countries.

1.1 Methodology

Questions: In profiling the women, the questions formulated focused on the driving impulse and motive that inspired them to go into business, and to what they attributed

1 See, for example, Margaret Snyder : Women in African Economics: From Burning Sun to Boardroom

their success. The responses indicated a great deal about the personalities and lives of these women and also indicated how they measure success.

The sample: The nine women profiled were picked randomly from six African countries. The women were selected from member States to which the United Nations Economic Commission for Africa (UNECA) had provided Advisory Services for economic empowerment of women, on request. So, in a sense, these countries were more or less self-selected. Except for one country, where the businesswoman interviewed was selected from a group of women attending a workshop of women in business, the rest are countries that were consistent in requesting technical advisory services for enhancing national capacity for gender mainstreaming and women's empowerment.

In each country, the women were selected on the recommendation of several people who classified the respective businesswoman as successful and “big” as opposed to small-scale. All but three were interviewed on their business premises, or after a visit to their premises. Although this selection of six countries from East, West and Southern Africa represents only a very small percentage of the total number of African countries, there is diversity in these countries and this has contributed to the richness of the information collected. At the same time, the commonalities in the women's stories show that African women in business do operate in similar socio-cultural, political and economic environments.

In selecting the individual women who were interviewed, the three major criteria were that, the women employed at least ten people or were no longer regarded as small scale; that they were involved in what was perceived as non-traditional enterprises for women, bearing in mind that clothes manufacturing and the food service sector were considered traditional enterprises for women; and that the women entrepreneurs were the “architects” of their enterprises, that is, not simply working as managers in enterprises started by somebody else, such as a husband, father or brother.

The interviews were carried out between February 2002 and September 2003. Each woman selected was interviewed for at least two hours. The interviews tried to capture the women's images of themselves, as well as highlights of how others saw them in terms of character, skills, interests and performance. Thus, the interview aimed at eliciting information not only about the businesses themselves, but the variations and common patterns in the entrepreneurial experiences of the women. Who were these women? Were they similar or different from each other and from other women? How did they decide to become entrepreneurs? Which *pull* or *push* factors made them decide to operate in those particular sectors? What were the major constraints, with which they have had to deal, to their businesses and to themselves as women in business. Finally, the women themselves were asked to measure their success, using their own

indicators of success and what had made them successful. The responses provided the details from which others can draw lessons in good practice, and also suggest necessary interventions in enhancing women's participation in the formal economy.

2. Common elements in the lives of the women entrepreneurs and lessons

The similarities in the lives of these women are amazing, given the geographical distribution and the fact that the only criteria for selection was that the woman had to be classified as a successful entrepreneur by a third party. There are many fundamental similarities in personality, in success factors and even educational background of the nine women. It is from these similarities that we have to draw lessons for enhancing the participation of women in entrepreneurship development. What are these similarities and what lessons can we draw from them?

The most shared are:

(a) **Ideology of Success:** All the women were found to have a common ideology of success; hardly anyone classified economic gain as the number one indicator of success. Instead, being a good role model for other women, or being happy and independent with the flexibility to spend more time with children and spouses were high on the list of indicators of how successful the women felt. In terms of management, all the women felt that it was important to be good to people working with them, and honesty, reliability and hard work were said to be the most important reasons for their success. Most women were *pushed* into becoming entrepreneurs, mainly in order to balance their gender roles, and because of this, they tended to appreciate their women employees and the gender roles that women have to play.

What lesson can we learn from this? One major lesson from this is that gender and gender roles are still critical factors even in the lives of women entrepreneurs, especially in the reasons for becoming entrepreneurs. The lessons from this is also that the “female advantage” is very important even in business. The women’s ideology of success clearly shows that what women value most: being good to others, spending time with children and spouse, honesty, reliability and hard work can be used to advantage in the business world.

(b) **Education background:** All the women were asked to state their educational background and what subject they enjoyed most. The most important commonality is that all the women had a strong science educational background. For example, one woman had a BSc in Chemistry and Biology, one in Control Systems and Computer Science, one an MSc in Economics, yet another a BSc in Pharmacy as well as an MBA and a PhD in the Economics of the Pharmaceutical Industry, another is a qualified Nurse and has a diploma in Business Management, one specialized in Accounting and Management, another has a BSc in Biology while another one has a BSc in Mathematics. Without exception, all of them said that Mathematics had been their strong subject, and some of them talked of being in love with Mathematics. Even the

one woman who did not have an opportunity to finish school remembers clearly that Mathematics was her best subject.

What lesson can we learn from this? Most of the women were very specific about the value of a good Mathematics background in the way they do their business. They credited Mathematics with the fact that they are focused, logical, able to think very fast and with being good planners. They also had confidence in their intellectual and analytical capacity. If there is one lesson that stands out from these profiles, it is that a strong science-based education is critical in building confidence, logical thinking, analytical and problem-solving skills. It also expands one's choices and opportunities. If the future of Africa is in trade and private sector development, then young girls/women have to be given the educational background that will prepare them for entrepreneurial success.

The selection of the nine entrepreneurs was random, based on business success as the main criterion. Yet, the most important common characteristic of all the nine women interviewed is that they have all had a very strong science background. Furthermore, the women were all clear about the importance of science, especially Mathematics in developing their entrepreneurial skills, especially in problem solving and analysis and logical thinking. It may be a coincidence that all the nine women, randomly selected and clearly successful in the business sector, have had a good science background in their education and that they credit their success to this background. But, if it is a coincidence, it warrants further research to validate this finding.

(b) Personality traits

A lot has been written about the personality traits of entrepreneurs. Although there has never been consensus as to whether one is born an entrepreneur or not, it is clear that to be successful in this area, there are certain characteristics that one needs to develop. Ability to take risk, creativity, and ambition for success have all been quoted as important traits for successful entrepreneurship. Extraversion, describing people who are outgoing, gregarious, optimistic and sociable is another important trait. Not only did the women interviewed seem to fit this description, they all described themselves in a manner that left no doubt that they had the stereotypical characteristics of entrepreneurship. Only one woman said that she did not like going out, even to network in the name of business, preferring to use the phone, and she attributed this to her upbringing. The most common words the women used to describe themselves were that they were energetic, good at networking, and were always looking for new and better ways of doing their business. "Hard work" and "persistent" were also common words used to describe themselves. Some believe that women are natural entrepreneurs because they are patient, innovative and sociable.

It is not a generalization to describe all the women as vibrant, full of confidence, with a positive attitude and a spirit of generosity that made one feel that one could stay with them forever. All of them looked meticulously groomed, clearly not just for the day. All of them looked younger than the age they quoted. A description that could be used to apply to all of them is what one of the women said of herself, “I am very purposeful and strong. Once I have decided there is a purpose to what I am doing, nothing will stop me.”

What lesson can we learn from this? Perhaps the most important lesson is that given the right environment and training for entrepreneurship, there would be many more successful women in business. None of the women interviewed fitted the common gender stereotypes of women as weak, lacking in confidence or unable to manage successful enterprises on their own. However, some of the women interviewed were of the view that although women have the potential for success in the business sector, they are not willing to take chances because of the need to protect their families and because they live in a social environment that has excessive demands on and unrealistic expectations of women. When women decide to go into business, they tend to copy what other women are doing because it has shown success and therefore it is safe. As one woman put it, “Women need to be more innovative and strategic. They need to take chances and not wait for protection. They should not give up when there are blocks, but use them as stepping stones for growth.”

(c) **Reasons for going into business**

Almost all the women were literally *pushed* into becoming entrepreneurs. The main reason they all gave for having joined the sector was because they needed more flexible time and independence to take care of their children. Multiple gender roles were a major push factor for women to enter the private sector; yet, the demands of the private sector were very challenging, as the women were quick to observe.

What lesson can we learn from this? The major lesson from this is that gender roles still have a major impact on women’s choices. In the case of these women, they were *pushed* into the private sector, but they were able to succeed because they each chose an enterprise for which they either had a passion or a skill. This is another important lesson. If one is to be successful, either skills or passion are important in the selection of a business enterprise.

In one exceptional case, the woman said she was *pulled* into entrepreneurship because she grew up in a home where entrepreneurship was respected, and with a father who encouraged her to be involved in the family business. This one case has an important lesson for entrepreneurship development in Africa. African governments, and formal education as well as social systems have to develop and encourage a positive

entrepreneurial environment, into which both men and women can be *pulled* rather than *pushed*.

(d) Family support and good family management practices

Almost all the women attribute their initial success to the strong support they received from their family networks, especially from their husbands and in one case, the natal family. The women talked particularly about the understanding of their husbands as well as the leadership and management skills and advice their men were willing to contribute in the running of the business. This must not be interpreted to mean that the men in their lives were running the businesses for the women. All the women owned and managed their businesses on a daily full-time basis, providing the necessary technical and managerial leadership. But the importance of the support the women received from their husbands lies in the implications for women who want to venture into the business sector but have no direct support from their male partners.

However, during the interviews, many of the women talked of experiencing tremendous social pressure to be “good wives”, making them feel that they are operating under a negative social environment. The message to them from the public is that women should be in the informal market, not managing successful medium- to large-scale enterprises. Several of the women felt that they were not credited with the successes of their enterprises. In the case of one woman, she reported that she often got the message from the male community that she should have a man in her life to manage her business. According to her, “Although they do not know how much money I make, knowing that I do not have a man in my life since my husband died and the fact that I am perceived as successful, make them uncomfortable”. One of the women interviewed articulated everybody’s sentiment very clearly when she said, “To be a successful business woman, you have to be a good home manager and put a lot of effort into maintaining good relations with your husband. Society’s perception of a wife is that she should be subservient and subordinate, so one has to downplay one’s role as a successful business woman sometimes. In order to manage men’s fragility, one has to try and make sure one is not perceived as independent. Women’s challenge is to balance business with happiness in the home. Men think that if you are not asking them for money, you do not need them. So the more money you have, the more subservient you are expected to become, so the husband does not feel that he is no longer needed. Women in business have to go out of their way to keep conflict out of the home, otherwise, we will be perceived according to the gender stereotypes that categorize women in business, as stubborn people”.

What lesson can we learn from this? First and foremost, that gender roles and relations are still critical factors in determining the choices women make, as well as the likelihood of success or failure. During the interviews, the majority of women talked

about how they had had to make sure that their domestic affairs were well managed in order to free themselves for business activities. All the women were very clear about the need to maintain the balance between their work and their families. They talked of being in happy and well established marital relationships, and were proud of their skills in good home management, although some were clear that they would not want to be in business partnership with their husbands.

Second, the belief that women of independent means cannot coexist with “a happy marriage” is a myth and not a universal truth. In cases where it may be the reality, it is not because women do not care about good relations in the family.

Third, contrary to popular beliefs, women’s roles as mothers and wives are not incompatible with their business responsibilities. Many of the women were *pushed* into this sector because it made it easier to balance the two worlds. What this also teaches is that the burden of maintaining a happy and well managed family still largely depends on women and the extent to which they are willing to play their ascribed roles “properly” according to patriarchal rules.

Fourth, a lesson drawn is that the need to support women’s empowerment and entrepreneurship development and success has to be seen within the wider social-cultural context. True empowerment for women goes beyond simply providing capital and changing a few rules. Unless measures are put in place to deal with the effects of the patriarchal ideologies and practices of gender inequality, and to change the status quo in gender roles, relations and the consequent power relations, women’s entry into and success in the private sector will continue to mean an unwarranted struggle.

(e) Challenges faced

The most common challenges the women highlighted were the discriminatory attitudes of banks that were not willing to lend to them and the socio-cultural attitudes that are oppressive to the position of women. The women felt that the cultural stereotypes about women, with the related gender role expectations, were used to block access to social and financial opportunities. Another very important challenge or obstacle is the lack of government support to local entrepreneurship development in general.

What lesson can we learn from this? The experiences of the nine women in the nine countries show that African governments are investing very little in their nationals who are willing to go into the private sector. Yet, all these women have been successful, in spite of near total lack of support from governments and financial institutions. These women’s success has largely depended, not just on *ad hoc* chance, but on their hard work, persistence as well as on fundamental, ethical and management principles, honesty and integrity. Clearly, governments need to put more support into

entrepreneurship development, in order to attract and retain more women and men in the sector. Specifically, women's enterprises and prospective women entrepreneurs warrant direct policy attention and financial support because they still face very challenging and negative social cultural attitudes and practices.

Women's entrepreneurship development also warrants direct attention because women's income is an important means and short cut to addressing poverty and enhancing women's empowerment. The Millennium Development Goals (MDGs) of the United Nations include elimination of poverty, promotion of gender equality and empowerment of women. If the MDG is to halve by 2015, the number of people whose income is less than one dollar a day, or the proportion of those who suffer from hunger, then mechanisms will have to be put in place to ensure that real cash finds its way into the pockets of women in Africa who continue to bear the burden of providing for family livelihoods.

3. The profiles

At the time of the interviews, three of the women fell into the age category of 35-40, two in the range of 40-45, two in the range of 45-50 and two were over fifty. In each interview encounter, it became immediately clear that these women were a special, vibrant, of great intelligence, with high expectations and standards of achievement. First of all, they all looked much younger than the ages they said they were. Moreover, across the board, all were articulate, confident, meticulously groomed and were poised and generous hostesses. Each face radiated with self-confidence and warmth. There was not a single woman who could have been described as looking harassed or hurried. Given the nature of what they had to manage on a day-to-day basis, they could have been excused for looking a little stressed. All the women were very cooperative, agreeing to sit for an interview of up to two hours, answering questions that were intrusive, when they could have been attending to their businesses.

In this section, each woman is profiled in detail. All were informed that their names would be mentioned in full and none had any objection.

3.1 Name: M'amaría Maine, Botswana

(a) **Who is she and what makes her different?**

Originally from Lesotho, vibrant and looking very young for her age, M'amaría describes herself as a very purposeful and strong person, who, once she has decided what to do and believes in her purpose is not easily stopped. She is not ashamed to do what she believes in. She is married and lives with her husband in his country of origin, Botswana. M'amaría is a very strong Christian believer, who is convinced that she has reached where she has because of God's help. She believes that she is on earth for a purpose and is doing what she is here to do. In her work, she tries to be guided by issues and not personalities.

She perceives herself as a patient person, who has moved from seeing issues as either black or white and now knows that there are shades of grey. Her main strength, she says, is that she tries her best to look for goodness in other people. Without this, she acknowledges, it would be difficult to trust people. Her major weakness is poor time management because she usually wants to do too much and does not prioritize enough. This, she feels, sometimes affects her ability to supervise her business effectively.

M'amaría has a Master of Science Degree in Economics. She loves Mathematics with a passion, and this was evident on her face, which radiated with excitement as she described how she used to solve mathematical problems in her class, even before the

teacher had finished writing them on the board. She has never forgotten an incident in which a teacher accused her of having come with the answer already worked out, probably by her father. The teacher worked out a new problem, which M'amaria solved in no time and this proved her case. Until then her gift as a strong Mathematics student was not recognized. Today, she believes very strongly that this skill helps her in problem solving.

In addition to her fulltime position as Manager of her dry-cleaning business, M'amaria is a very busy person serving on several boards. At the time of the interview, she was a Board Member of the Botswana Development Corporation, the National Development Bank, Barclays Bank and a Member of Council of Maruapula Secondary School.

(b) What type of enterprise is she managing and how did she become an entrepreneur?

In 1992, M'amaria ventured into the business that had always interested her, the dry-cleaning business. Ten years ago, she felt strongly that this would be a niche market because there were no high-quality professional dry-cleaning services in Gaborone. Realizing that she had no experience in this area, she decided to attend a course that would enable her to identify the right type of equipment and material for the business. She then carried out a feasibility study and found that there were possibilities for getting the financing. With security provided by her husband, she was able to get a loan to start her business. Today, her dry-cleaning business is cited as the best in Gaborone. When inquiries were made about a successful woman to interview, a leading businessman in Gaborone said, "She is a successful business woman in a difficult sector, and she is still expanding. You can always tell that somebody is wearing clothes cleaned at her shop, from the quality of the dry-cleaning. It has a professional look".

M'amaria has expanded her enterprise, with refinancing from a government scheme that provided loan guarantees. She started off with four employees; today, she has a work force of 14. The majority of her workers are women (12) because she has found that they work well. She recruits untrained people, especially former domestic workers, and trains them. "I don't believe that there is anybody who is not trainable", she says. She prefers this category of workers because they are flexible, are multi-skilled, and they are not stuck in absolute or bad business practices like those who have worked in other dry-cleaning businesses may have picked up.

She has invested in buying the business premises in which her dry-cleaning shop is situated. This, for her, was a strategic move to ensure sustainability for her key enterprise as a few years ago, she had started worrying about what would happen if the landlord asked her to vacate the premises. The prospect of having to move encouraged her to buy the entire building, which has six shopping units. She now rents space to

retailers in different businesses. Responding to a comment on how strategic she had been in her business development, she said, “My strategic thinking is a small voice from God”. The security of knowing that she could not be asked to move gave her the energy to do other things.

M’amaría describes how she was *pushed* into becoming a businesswoman. She had worked for the Botswana Development Corporation for ten years when she realized that it was time to move on to something else. “You begin to get the feeling that you are getting too big for your shoes when you start challenging the decisions of the Chief Executive”, M’amaría said jokingly. Rather than wait to be fired, she left and looked for another job. She was told in several places that she was too senior to be employed. It was at this stage of unsuccessful job hunting that she decided to follow her dream of setting up a dry-cleaning business, because she had long felt that there was a need and a market for professional dry-cleaning services in the city.

(c) What has made her successful and how does she measure her success?

M’amaría does not count her success in terms of the money she makes, or the fact that she has invested and diversified her businesses. The most important success indicators that she cited were her recognition as a leader in the dry-cleaning business, and that she offers the best-quality services in town. She is also very clear as to why she is successful:

- First and foremost, she went into the right business at the right time, when there were no other high-class, professional dry-cleaning services available;
- Secondly, she has a very supportive husband, who not only provided important security for the loan she obtained, but lent her money as well. In the early days, he would go with her to meetings to show family solidarity. This was very important in legitimizing her as an individual entrepreneur, and helped to open doors for her, in a culture where women are still perceived as dependent minors in many cases;
- She provides high-quality services, and although there are several new dry-cleaning facilities being introduced, she is able to retain a large and reliable clientele base. The high quality of her services has been validated time and time again, by repeat business, when customers who could have taken their clothes to other dry-cleaning services, come back to hers;
- She relies on professional support. She pays consultants on a monthly basis to ensure quality. She also belongs to professional associations and makes sure she has up-to-date information through the network of dry cleaners.
- She chooses her employees carefully, and does not employ relatives because they would be difficult to discipline;

- She believes in, and maximizes on staff use through delegation. She also tries to deal with her workers in a transparent manner, and makes sure they are properly trained for the job;
- The employees are made to feel that they are part of the team and part of the company. She solicits ideas from the workers on how to improve the business and lets them see that the company's survival and success are good for them;
- The workers have been trained on the importance of the customer, and they all know that in her business, the customer is king/queen; and finally,
- She believes that her success comes from God. In a very competitive and sometimes hostile business environment, she knows it has to be God who is taking care of everything.

(d) What challenges has she had to deal with?

The major drawback she has had to deal with is that of competition, especially in cases where cheaper prices are charged to entice her customers away. This was a major problem at the beginning, but in most cases, customers came back because of the high-quality services she offers. The second challenge was attracting the right kind of customers, as the dry-cleaning business depends very heavily on a special category of clientele, that is, chief executives and diplomats. In a successful private sector, operating in a politically stable environment, this was not a major problem. The biggest challenge however, came when the prices increased for dry-cleaning materials, by almost threefold. She could not put up the cost to match the price increases as that would have definitely reduced the loyalty of her clients.

3.2 Name: Angele Ciza-Mbonigaba, Burundi.

(a) Who is she and what makes her different?

Angele was born and brought up in a rural area, with four brothers, by a single mother. “My mother was very strong and as the only girl, I think I developed a masculine character”, says Angele, who looks several years younger than what she says she is, and is as feminine as they come. When her father died, her mother taught her that she must always struggle to succeed and to be outgoing. Although from a French-speaking country, Angele is articulate in English and said without hesitation that, “I have no complex about being a woman. I have a lot of confidence, and I think before I act”. Angele's mother did not go to school, but she taught her daughter a lot.

As Angele was growing up, her mother's message to her was that when she became an adult, she had to represent her family well. She learnt her lesson well. Angele has a

warm, and confident personality and is very comfortable with herself. She describes herself as a focused person, who also likes to help people and is forward looking. “I do not spend time on the past; my eyes are always on the future.”

As a young schoolgirl, she loved Mathematics, and this is what encouraged her to specialize in accountancy. She is encouraging her daughter to take up Mathematics because it helps one to think, and she hopes that she will deal in e-commerce. Angele thinks that most women acquire an inferiority complex when they are still young and therefore cannot survive in business. In her case, she was lucky because she was brought up to have a lot of self-confidence. Asked if she would have been different, had her father been alive, she says “Maybe yes, maybe not, but from what I have heard of my father, probably not”.

(b) What type of enterprise is she managing and how did she become an entrepreneur?

Today, Angele is a successful exporter of coffee in a very difficult sector. She employs eight people, and has a turnover of five million francs (at the time of the interview). The sector is difficult because one needs a large amount of capital and very reliable markets outside the country. In spite of this, she was ranked second best exporter, according to volume, in the 2003 season.

Angele was *pushed* into the business sector in 1993 by the difficult circumstances in which everybody found themselves in her country. Before this, she was an employee of an air transport company, (Air Express International) as an accountant. After five years of hard work, she rose to the position of Deputy Manager and later found herself acting as Manager. In 1993, she was left in charge of the company until it was closed a year later. Given the experience of working in a multinational company for ten years, Angele thought that it was time for her to get into the business sector as an entrepreneur. Otherwise, she felt that she would not get a good salary, and with a husband in the civil service, she knew that there would not be enough money in the family. After a thorough discussion with her husband, she decided to go into the coffee export business.

Angele’s husband had gathered experience in the coffee export business, when he had worked in the government coffee export company. In 1995, using the network to which her husband had introduced her, she started her business. Although at the beginning the markets were difficult, she started searching, and in the past three years, she has built a solid and reliable clientele.

(c) What has made her successful and how does she measure her success?

Angele describes herself as a good business manager because her business is successful. According to her, the major indicators of her success are that:

- She has a good and regular clientele;
- She enjoys respect in the business, and the recognition she received in the 2003 season, when she was ranked second best, is proof of her standing in the sector;
- She pays the bank promptly and, usually, at the end of the season, she has no unpaid loans;
- She pays her utilities on time and has never had to be disconnected for non-payment; and
- Her employees are paid regularly.

As with M'amaría, Angele does not list increased cash or profits as one of her success indicators, but, rather, the things she has been able to do with the cash. She regrets that she does not own her own business facilities.

In her own assessment, what has made Angele successful is first and foremost having a supportive and understanding husband. He introduced her to the business network and identified people with market experience who she could employ. He has consistently refused to listen to gossip aimed at breaking up their marriage. "Each time I had a meeting, people would call to tell my husband and say unpleasant things to break up my marriage, but he always told them he knew who I was meeting". Without this kind of understanding, Angele thinks she would not have had the same success. In her view, she would have restricted herself too much and missed a lot of business opportunities. She attributes the rest of her success to other personal strengths. She believes that:

- She is a hard worker;
- Has credibility and is trustworthy and has no problem getting credit facilities from banks,
- Has brought professionalism into her business; she knows her clients, and what they want; and most importantly
- Has a very clear understanding of what she is selling.

(d) What challenges has she had to deal with?

Angele has not experienced any daunting problems. Even competition from insiders, who tried to sabotage her business by starting their own, using her clients, was not successful. Her biggest challenge is that she is operating in an environment which does not accept that a woman can carry on her business independently from her

husband. In particular, Angele says with a broad smile, “In the typical African culture, most people do not understand that in this business, I have to meet men”. As we completed the interview, Angele said she had a message for all women entrepreneurs, which is that, “You should refuse to suffer from an inferiority complex. You have the same intelligence and same capability for work as men. You should not count on your husbands only; you should count on your own energy, because you have capability”.

3.3 Name: Abeba Tesfaye, Ethiopia

(a) **Who is she and what makes her different?**

Abeba has a Bachelor of Science in Mathematics. “I went to the University to gain confidence and maturity, and to develop ability to analyse issues”, she says. Talking to Abeba, it is clear that she gained all these and more; she is confident, articulate and very down to earth in analysing issues. Abeba is married and works in partnership with her husband.

She describes herself as the leader, and her husband as the manager. The partnership works very well. Abeba said she realized she was a good leader when she attended an African virtual university course in which the distinction between leadership and management was made clear. “I learnt that a leader produces change, has vision and commitment, sets direction and aligns constituencies, motivates and inspires workers, and is able to delegate. I believe I was born this way, and I felt this was describing me”. Abeba believes that leading is a woman’s natural ability; “we are imaginative, and seek information”, she says and “because women naturally lead the family, the concept of organization and management is already in place”. Since the training, she realizes that she does not have to do everything herself.

Abeba makes sure she is fully informed about new developments in the business sector by attending business courses whenever she can. She also travels to international trade fairs. For example she has attended trade fairs in Kenya, Tunisia, Ghana, Egypt, the United Kingdom, Dubai, Kuwait, Japan and the United States of America. She is also a member of the Ethiopia Manufacturers Association, the Ethiopian Women Exporters Forum and the Addis Ababa Chamber of Commerce.

(b) **What type of enterprise is she managing and how did she become an entrepreneur?**

A factory manufacturing sanitary towels was the original innovative enterprise that Abeba established in 1990. The story of the establishment of her sanitary towel factory shows Abeba’s qualities as a planner, and as a well-focused and persistent person. She started planning the establishment of the factory while she was still a student at

university and obtained her licence in 1981. She finally opened the factory in 1990. She decided on a factory for sanitary towels, mainly because at the time, there was no other local factory manufacturing them.

She did not want to go into leather or clothes manufacturing as she thought those sectors were already over-subscribed. By the time she met and married her husband, she was a well-established entrepreneur. Today, MOAB Private Limited Company is a relatively large company with diverse enterprises, including the manufacturing of sanitary towels, brown envelopes, tea blending and packaging for export, and buying and selling cereals. In addition, the company imports foodstuffs from China, Europe, America and other parts of Africa. The name MOAB is a combination of the first names of the partners, Abebe and her husband.

At the time of interview, MOAB had a workforce of 102 workers, 60 per cent of whom were women. Abeba believes that women are very well suited to work in her enterprises because they are careful and good at packaging. Most of them are trained on the job. She does not encourage employment of relatives because they are difficult to work with. Once they get employed, they assume they are also the bosses and want to be treated differently. This would not work in her company because all the workers are treated as equal.

For Abeba, it was not difficult to get into the business sector. She comes from a long line of entrepreneurs, and having grown up in a family of successful entrepreneurs, was *pulled* into it automatically. She started working in her father's business in Merkato (one of the largest markets in Africa, when she was 13 years old. The result of this experience is that she grew up with the ambition of becoming an entrepreneur.

After she left University, she again worked with her father, who was grooming her to take over his businesses. However, Abeba wanted to do something new and very innovative. While at University, she had applied for land allocation from the Government. She also applied for a loan from the bank as capital to start the factory. For collateral, she used family property. The family had confidence that she would succeed and did not hesitate to allow her to use family property. She has already paid back all the loans. In order to maintain the family tradition of entrepreneurship, she plans to help her younger brothers to get into business, when they are old enough. Her two sisters are already successful businesswomen. Abeba believes that Ethiopia offers her a positive environment for becoming an entrepreneur, "because you grow up knowing that it is okay to be in business, and you see successful local entrepreneurs all around you".

(c) What has made her successful and how does she measure her success?

Asked whether she is a successful businesswoman, Abeba answered without hesitation, “Of course”. Success, in her view, is not just a matter of income or profit. First and foremost, “When you have achieved what you planned, when ideas are implemented into actual projects, that is success”. Second, the company as well as her family are running smoothly. She has successfully managed to combine good family and company management. Third, her enterprises continue to expand. The new addition, cereals and legumes export is doing well. Her reasons for such success are several:

- She was the first to establish a sanitary towels manufacturing factory and this meant that she had monopoly access to and control of the market for some time;
- A strong partnership with her husband. The business runs smoothly, as she provides leadership and lets her husband manage the business, at which he is very good;
- Strong personal qualities. Abeba says, “You have to know who you are, and focus and not try to control everything”. “I am persistent, and look for opportunities; I try to use many paths to solve one problem; I always look for information from all sorts of sources for new ideas”. She also says that she is not afraid to innovate and to delegate;
- Early socialization into the world of business. She believes she is successful largely because she was brought up, and taught about business by a very ethical father. “I am his print”, she says. Her father taught her that, “You may be successful in terms of money, but it will not last long if you have no ethics”
- Professional management of the company. There are systems in place, all functioning properly. “My husband is a very good manager, and I admire his financial management control skills. Either of us can manage the company because we have full information on the businesses we own”.
- Good staff. Abeba says she has kept good workers because she is respectful of them and believes that they are her equals. She is viewed as a fair person who deals with problems directly and impartially. She also tries to play a motherly role, and when any of her staff asks for a day off, she uses her judgement and understanding as a mother, rather than as an employer. Because of this everybody tries to work hard.
- Good household management habits. “First, you have to know what is going on in your house. You also have to have good time management because you have to make time for yourself, your children, your husband and the whole household”.

- Keeping up to date. Abeba makes sure that she keeps herself up to date, and attends business management courses as often as she can. Most importantly, she makes sure she implements what she learns; and
- In the final analysis, Abeba believes that her success is God's will.

(d) What challenges has she had to deal with?

Although Abeba says that the factor of being female did not affect her, she was quick to point out that although many women have the natural ability to lead, they are still reluctant to do so. Culturally, most women prefer to let the men lead. Initially, Abeba's challenge was the prolonged registration and bureaucratic processes she had to go through. This did not bother her, as she was still a student at university. However, today, she faces several challenges such as:

- Financial. The tax duties on raw materials are the same as those on finished goods. In addition, the interest rate on loans is the same for everybody in business, the traders and manufactures. All this makes production/manufacturing expensive;
- Technical. It is difficult to procure up-to-date machinery, especially when designs of sanitary towels change constantly;
- Competition. Globalization has had some negative impact, especially in a society that believes that consuming locally produced goods is not prestigious. In addition, because of globalization, people's choices have expanded, which factor also affects consumption of locally produced goods. The competition from imported goods is not fair and does not encourage local industries. Worse, the prices for imported goods are sometimes cheaper than that of locally produced goods.

3.4 Name: Thandikile P. Mbvundula, Malawi

(a) Who is she and what makes her different?

Thandi was brought up in a home where her father let her know, at every stage, that she was as good as anybody else and that she could do or be anything she wanted. Thandi has a warm personality and is "comfortable" with her confidence, which you can tell was built over a long time. She has been the first in many areas of business. She established the first commercial e-mail services in Malawi, covering 13 out of 26 districts in the country. This network has now been upgraded to full Internet service provision, initiating the first wireless Internet access in the centre and north of the country.

Thandi describes herself as a fighter. “I was always in situations, on my own, where I had to fight back, but was always supported by my parents”. Thandi feels she has developed a certain type of professional behaviour over time, firmed up by a variety of experiences. She recalls her first real fight in grade four, when a white boy called her a *kaffir*. “My hand got a life of its own,” she says, with a beautiful smile. She was the only non-white in her international school, and the only girl in an advanced level class. She later found herself again the only woman for about four years in the first company where she worked.

She thinks that she is sometimes intimidating because she is too focused on work. Asked how it felt to always be the only one or the first one, she explains how, growing up with a father in the diplomatic corps, she became used to being in situations where she was different and stood out. “When you find that you are an oddity too many times, you get used to being different”.

Thandi has a Bachelor of Science in Technology (Control Systems and Computing Science), from Sheffield University, and a Diploma in Accounting and Finance for Managers from Malawi College of Accountancy. Her favourite subjects at school were Biology, Mathematics and Physics. In her view, “if you are strong in Mathematics, you can choose to do anything. It gives you confidence and logical thinking”. For her daughters, she has ensured that they go to schools where they will have a good Mathematics base in their education.

Thandi’s educational and professional careers are both the evidence and the fruit of her fighting spirit. She was one of the first to join the computer industry, although at the time, when she was at University, the Malawi Government was advising students that there was no need for computer science in the country. In addition, one of her uncles objected strongly to her going into this field, arguing that Thandi would not get married. She insisted on doing computer engineering.

After graduation, a company she had worked for as a student employed Thandi on a permanent basis. As the only woman in the company at the time, she worked hard to ensure that the organization introduced gender-sensitive practices. Because of a very supportive boss, her own strong expert knowledge, and confidence in her professionalism, she experienced very little discrimination or sexual harassment.

(b) What type of enterprise is she managing, and how did she become an entrepreneur?

At the time of the interview, Thandi was Managing Director and owner of Epsilon & Omega Limited,³ for which she received an award as the most innovative Information Technology (IT) company, from the Malawi Chamber of Commerce and Industry in

1998. She is also an Information and Communication Technologies (ITC) consultant. The company offers a range of services, such as: corporate computer training; financial and management information systems (MIS) consulting; Internet and e-mail services; broadband wireless Internet service; corporate intranet solutions; wide and local area networking solutions; web and database hosting and design, professional and outsourced systems support and ICT hardware, software and communications equipment supply. She employs 11 professionals, three of whom are women.

Thandi confesses that there are times she has found it difficult to work with women because, in her experience, she has found that women tend to take issues that are not professional into the work place. At the same time, because she thinks she is intimidating, she tries to encourage young women professionals. She is a founder member of the Malawi Professional Business Association, which she re-launched, as Chairwoman, in 1994.

Epsilon & Omega Limited started as an informal word processing business, managed from home. When Thandi's husband went for post-graduate studies in the UK, he saved enough money and bought and sent a computer to her. Thandi realized that she could start a viable business when she was able to earn enough money from word processing work to visit her husband in the UK. She officially launched the company in 1992, and her husband formally joined the business in 1993.

Although Thandi had long planned to start her own business, a difficult boss finally *pushed* her into it. She had made a move from a company where she had worked for a long time to join another company. She soon realized that she had “moved from a company where everybody had confidence in me, to a work situation where I was being treated as a child”. This was the final *push* factor.

(c) What has made her successful and how does she measure her success?

Thandi believes that as a corporate client, she is more than a small entrepreneur, and talking to her it is clear why she is successful. She is knowledgeable, clear in her thinking and believes in the value of what she is doing. As she herself puts it, one of her major successes is in “evangelizing” the use of e-mail and Internet in Malawi. Thandi has a list of successes that, although related to her company, go beyond the company itself. She has been ICT consultant to the Government in various areas and in a number of different forums.

When recounting her success, Thandi does not even mention financial success. The most important indicator for her is the serious and positive impact she has made in the industry, through strategic interventions, and these are many:

- She has facilitated the establishment of the Leland Gateway, by coordinating dialogue between Malawi Telecommunications Limited, the Malawi Communications Regulatory Authority, the United States Agency for International Development and the Government of Malawi;
- She contributed to the amendment of the new Malawi Telecommunications Policy of 1998, particularly on the separation of the regulatory role of the Malawi Posts and Telecommunications Corporation and facilitation of the Internet;
- She has participated in the revision of the national policies to facilitate the implementation of the first National Internet Gateway in Malawi;
- In 2000, she successfully lobbied Government to remove import duties on IT equipment to 0 per cent and to 20 per cent surtax;
- At the time of the interview, she was a member of the National ICT Policy Task Force to establish an ICT-led socio-economic policy.

Thandi is also able to retain high-profile corporate organizations as her clients, an important indicator of the quality, professionalism and success of her business. She attributes her success to many factors:

- First and foremost, she has had strong family support. She had a very supportive husband, who was also very good in financial management. For example, when they applied for their first bank loan, they were asked, and were able to produce audited accounts for the previous two years. “It was my husband’s forward thinking that we should have audited accounts, even when the business was still small and informal that enabled us to get our first loan”. Although she has been widowed and managing the business on her own for the past six years, she carries on with the good practices with which they started the business. Her in-laws have continued to support her, in whatever she does, a situation that is special in the cultural context in which she operates;
- There is disciplined financial management and she herself continues to work on a salaried basis;
- Her determination to succeed against all obstacles contributes to her continuing success;
- Because of her professionalism, she was able to get support from her first employer, so she started off with a strong client base, built up from her earlier work;
- Technical know how and expertise in the IT sector has been vital to her success. Because of her expert knowledge, she is able to provide high-quality services and maintain a strong client base;

- She has endeavoured to develop and use good management practices, and these efforts have been very enabling to her success. She describes her good management practices as:
 - Professionalism: she delivers high-quality work and therefore she is able to retain her clients;
 - Integrity and honesty: because of this, she attracts clients through a referral system from her old clients;
 - Fairness in managing staff: she is able to retain her staff because she makes sure that personal issues are not brought into the work context. She does not act on hearsay, but always gives her staff a fair hearing; and
 - She is able to separate her work from her personal issues;

(d) What challenges has she had to deal with?

She faces several challenges in her business:

- In a developing country such as Malawi, it is difficult for business to expand beyond a certain stage, because there are no support systems for business development. One of the main constraints is the high interest rate set. In the ICT sector, it is even more difficult because it is a sector that is not clearly understood. Consequently, it is particularly difficult to get capital loans for the business. Thandi described a situation where one male loan manager shouted her out of the bank and told her never to come back again. She then went and opened an account with another bank but continued servicing her loan regularly and punctually. A few months later, the Loan Manager from the bank, who had shouted at her, called to ask her why she no longer banked with them, and tried to entice her back. “I suppose the fact that he was no longer seeing my income, but that I continued to service my loan, made him realize that my business was still thriving. This time, he was the one begging, and I was not going back”.
- Non-professionalism among political leaders to an extent that affects business growth. For example, based on a political decision, ICT service providers were blocked from establishing full Internet services, for four years;
- Being female can be an issue. “It is difficult being a woman on your own”, Thandi, says, thoughtfully. Although she tries to make sure that she is not affected by the factor of being female, she finds that there are times when this does become an issue. She has been sole manager for the past six years (at the time of the interview), and finds that, there are difficulties in marketing because most of it is still done on the basis of the “old-boy” network. She is constantly struggling to maintain her independence and to protect herself

within a male environment, because a number of men she has had to deal with have difficulties accepting her independence. Many times, she is made to feel that as a woman, she has more money than she deserves. Smiling, she adds, “I have even had proposals in some awkward places, from men who think that in my position, I need a man to manage me”;

- The ICT sector is dominated by a younger generation, which can be a challenge for somebody from an older generation. Thandi has solved this problem by hiring a younger ICT Marketing Manager to make sure that her business remains high in the ICT network, while she herself focuses on international consulting, which keeps her in the older generation network.

3.5 Name: Maina Juliet Mkandawire, Malawi.

(a) **Who is she and what makes her different?**

Maina, with a very gentle and unassuming disposition, describes how she became a mother to her family at the age of seven, when her parents separated. The eldest of 10 children from her father, she found herself having to take care of her siblings when her mother left, taking the fifth child and leaving the first four, including Maina, with her father. From the age of seven, she was responsible for the rest of the children. Her father remarried, and although the stepmother took good care of everybody, Maina later on assumed the major responsibility of paying school fees for all the children and adopted the last two of her stepsiblings. It is from this kind of childhood that Maina acquired the skills for hard work and an unquenchable thirst for challenge.

Maina is a graduate with a Bachelor of Science in Biology and Psychology as well as a University Certificate of Education. After her first degree, she could not find a job, so she decided to go into teaching. She taught for 13 years, but then found that teaching was no longer challenging enough. In the education sector, there were no opportunities for further studies. From childhood, Maina had always wanted to be a medical doctor, and when she was teaching, she obtained a scholarship to do medicine. She had to turn this down, because with a baby of two and a half years, she did not feel she could go away to study medicine. She finally left teaching because she wanted to do something more challenging.

Today, she is the Managing Director of BAMBINO Private Schools. But even as a full-time businesswoman, she still feels she needs something more challenging. She has agreed to be a member of the Counsellors of Africa for the Bahai Faith. As a member of the Advisors of the Spiritual Assemblies of the Bahai Faith, and in charge of three countries, she is required to travel extensively. At the time of the interview, she was also a member of the Law Commission on Education.

(b) What type of enterprise is she managing, and how did she become an entrepreneur?

Today, Maina manages the Epsilon & Omega Limited,, which (at the time of the interview) comprised a nursery school with 162 pupils, a primary school with 750 students, a secondary school with over 300 students, and a secretarial computer school which, at any time has over thirty students. Maina was *pushed* into the business sector by necessity, to bridge the gap between salary and family needs. Her story is that of struggle, hard work, persistence and determination, mixed with some good luck.

When she started working, Maina found that she had to pay school fees for her siblings. At the same time, her husband, who also came from a large family, had to pay school fees for his siblings. As a result, she started supplementing her salary with informal businesses. She started a tailoring business, which collapsed when she went to do a post-graduate course. A poultry scheme had to be abandoned because, at the time, it was difficult to get poultry feed. “Besides, as God-fearing people, we realized that we could not buy the feed that was circulating on the market, because a lot of it was stolen”.

In 1985, she realized that even with two salaries in the family, they could not survive, so she started making doughnuts and supplying supermarkets. Within a month, she was able to raise four times as much as the combined salaries, from selling doughnuts. She made doughnuts at night and she and her husband made deliveries before going to work. Every month, she saved some money until they were able to buy two cars. At the same time, she found that she could not find a good nursery school for her child, so she decided to start a nursery school. When she decided to expand the school, she applied for land.

It took her four years of going to the Housing Co-operative every month to get a land allocation in the appropriate place. “They got tired of seeing me every month and decided to give me the land”, said Maina, with a smile. She sold one car in order to raise money for the school construction because she could not get a loan. At the same time, she met the owner of a hardware store, who even as a total stranger, allowed her to take building materials on credit and pay every month.

At the time of the interview, Maina employed 105 professional teachers. From an enrolment of 19 pupils when she opened the first nursery school in 1993, she had a combined enrolment of 1200 students.

(c) What has made her successful and how does she define her success?

Similar to the women profiled earlier, Maina does not count her success in terms of income. She counts her success in terms of being able to offer and sustain a high quality of education. For her, the major indicators of her success are:

- “Knowing that parents are happy with the service that I am providing. As a scientist, Maina says she has made sure that she has a very good and strong science section, with a well-equipped laboratory, although she personally focused on Administration;
- She has sustained a good-quality education over time. Her school is also renowned for the high performance of girls. She has achieved this by making sure that teachers are aware that the girls are as good as the boys. “We go a little bit out of our way to encourage the girls to have confidence and make sure that they have opportunities to show their talent”. The school also has a moral education programme, which is open to students and teachers. The impact of this programme, she says, is evident in the fact that the school does not have cases of indiscipline or violence;
- Each year, the number of students increases, because, “Once you start a school, you have to expand quickly to enable parents to bring in all their children”. With the encouragement of satisfied parents, she has been able to expand the school;
- Finally, an important indicator of her success is that the family is able to maintain a good standard of living, and their children are attending better schools than they were able to attend.

Maina attributes her success to “my sheer determination, persistence and hard work. Without these, I would have given up’. Other reasons she identified included:

- She had perfect timing, and started providing quality private education at the time when it was needed most;
- Because she has expertise in what she is doing, she was able to set a clear goal, which, in her own words, is “to have the best school within minimum fees” Even with devaluation, she has tried not to increase the fees;
- The location of the school is good and convenient for parents to drop and pick-up their children;
- Although she says that scientists are not known for good management, she attends management courses, so that she is able to enhance and update her management skills regularly. As a result, she believes she has developed good management practices;
- She has instituted a strong management team, which meets regularly to discuss school management issues and she makes sure that her management

team is fully empowered. When a member of the management team attends a meeting, even where she is present, she lets them know that they have full authority to speak. Both the head-teachers and section heads will represent their school as if they own them;

- She makes sure that her employees have constantly good conditions of service. She also has regular end-of-year assessments of all teachers and heads of department, and an internal monitoring system. The teachers work as a team and they know that they have to consult each other and base their decisions on consensus;
- There are strong financial control systems in place, making sure that teachers are paid what has been promised, on time;
- She deals with her workers in a transparent manner, even regarding the financial situation of the school. In her view, “this makes it easy for workers to have confidence in you and the business.”
- The moral support she gets from her husband ensures her success;
- Of great importance also, is the fact that, “I have learnt to manage my home as if it is an office, efficient and well-organized. I delegate to my well-trained home workers, because I know that I cannot come home, after a long day’s work, to do housework”.

(d) What challenges has she had to deal with?

Financial: One of Maina’s challenges is that she is in a sector where she must expand her business fast. Parents prefer to take all their school-age children to one school, so this need has to be met in order to retain students. This means that she has to borrow constantly and at very high interest rates. She operates in an environment where the concept of owning schools privately is not clearly understood. In most cases, she says, she pays about four times the amount borrowed because of the high interest rate charged by the Building Society. In her experience, the bank officers are still reluctant to lend to women. The only time she has been able to get a loan from the bank was when her husband accompanied her to an interview with the bank managers, and told them off. In addition, the high taxation by Government, (at least 30 per cent), in a service sector where one cannot make high profits, means that she cannot make high savings for reinvestment.

Maintaining high standards of performance: although she has good staff most of the time, it is a challenge to have the right type of staff, all the time. This means that she herself has to maintain a presence to make sure that the standards do not go down. She learnt this lesson well when, although the doughnut business had been performing very well while she was directly involved, it finally collapsed because the money was being stolen when she delegated the work in order to free herself to focus on the schools.

One of Maina's major concerns is that she cannot employ as many women as she would like to. As a follower of the Bahai faith, she believes in equality, but, she adds, "If you are trying to do something serious, you have to think twice before you employ women". In her experience, she has found that there is high absenteeism, and sometimes laziness, among female teachers, and they often do not give the service they are supposed to. This is detrimental to the business. In appreciation of individual family commitments, everybody is entitled to take off up to ten days in a year, in addition to holidays. In most cases, the women teachers will have exhausted the ten days by mid-year.

Interestingly, Maina has a different and more positive view of her female students. She describes them as bright and if given the chance, they tend to perform better than the boys. Her school is well known for the high performance of girls, who usually hold the first three positions in all the classes. One of her missions, she says, is to make sure that the teachers are aware that the girls are as good, and sometimes better, than the boys.

3.6 Name: Her Royal Highness Ngozi I. Ugoji, Nigeria

(a) **Who is she and what makes her different?**

Ngozi describes herself as a person who always wanted to be different. "I always felt I was not a regular person", she adds hesitantly. Meticulously but simply groomed, comfortable to talk to, Ngozi is still able to pass on the message that she is different. She says, half jokingly, that she "never thought about this gender thing" because her parents never made a distinction between the boys and the girls, except, she adds quickly, that she was never allowed to go out. This seems to have defined her social habits, because up to now, she says she does not enjoy going out and instead, does most of her networking through the telephone. Most of her network was developed through the dignitaries who came to her shop, mainly through word of mouth, because of the high quality of her commodities. Ngozi is comfortable with this situation, because she feels that people like to deal with a serious-minded person.

Ngozi married when she was very young, to a man who had been recommended to her by his own mother. However, this did not deter her from following her ambition. She completed her university degree at Temple University, graduating not only with a degree, but also with one daughter and a second pregnancy. She majored in Chemistry and then did Pharmacy. Her strongest and favourite subject was Mathematics because it taught her a methodology of thinking, "and thinking fast". Ngozi passionately describes the impact of Mathematics on her life, "With Mathematics, you always wanted to know the end. It teaches you to be on the move. Even today, I hate using a calculator".

Ngozi is indefatigable. She finished her formal education in the early 1980s, but she has never stopped going to school. With a first degree in Pharmacy, she now has a Master of Science Degree in Economics, a Masters Degree in Business Administration and a Doctorate in Economics, with an emphasis on the Pharmaceutical Industry.

(b) What type of enterprise is she managing, and how did she become an entrepreneur?

Ngozi, who clearly owns the most popular Pharmacy in a high-class area of Lagos, became a businesswoman more from the *pull factor* than the *push factor*. She left the United States of America mainly because she could not tolerate the seasonal allergies. But she also knew that she wanted to be different. When she decided to start a pharmacy, she knew she wanted it to be in a “high-class” area where there was no other pharmacy. She selected the area in which she would operate with special care, because she wanted to live in the area. She says she had always wanted to live in a high-class area, of the type which fits in naturally with the rest of the people in the area. “The people who live here are not two-headed”, Ngozi says, with a laugh. When she opened the pharmacy, she decided to include some exclusive and unique household goods. These have given the pharmacy its unique and “classy” character.

In addition to the pharmacy, Ngozi has been involved in real estate for the past 16 years. At the time of the interview, she was still the only woman to win a bid to buy part of Ikoyi Hotel from the Bureau of Public Enterprise, which she has now developed into blocks of apartments. Besides the pharmacy which she has nurtured into a world class enterprise, she owns a space for docking, and provides clearing and loading services for ships, and has diversified into Computer services, Energy and Power.

(c) What has made Ngozi successful and what are her success indicators?

When asked why she was so successful, without hesitation, Ngozi said it was her faith in God. She feels that God talks to her and, without having to go to church regularly she puts time aside every day, to communicate with God. At the same time, Ngozi believes she is successful because she has always wanted to be the best. In order to do this, she is always ahead in planning and always knows what she will be doing next to get ahead. At the time of the interview, she was already planning to go into pharmaceutical production. “I want to be counted as somebody in this country”, she said. Another major reason for her success, she stressed, was that her husband has been very encouraging and supportive. Finally, Ngozi also attributes her success to

her own character. She believes she is open hearted and kind. “Being open hearted will get you very far”, she says.

Ngozi also cited good management practices as very important to her success. She is not an absentee manager, she believes that “management means being there, working honestly and hard with your people. If they see you working, they will work as hard as you”.

By choice, Ngozi does not spend time socializing, and she believes that if she had spent time socializing, she would not have done as well as she has. She has a special message for all women. For single women, they should focus and be straightforward. It is only then that they can be innovative. Ngozi sees herself as a successful woman because she has been able to combine professional business with a happy home. She has support from her husband, and she has been able to maintain a close relationship with her children, all of whom are doing well. At the time of the interview, her 23-year old boy was studying for a doctorate degree, and another 21 year old was finishing a Masters degree in Electrical Engineering from Columbia University in New York, U.S.A. while the youngest was in the second year of university at the age of 17. For married women, her message is that “home peace is very important, so women should be open with and good to their husbands. It is important to build up the confidence of one’s husband, so that he can let you do your business”.

Describing herself as a successful woman, because she is financially comfortable, Ngozi was the only woman among the interviewees to use finance as a success indicator. She believes that having access to finance has helped her to be generous in helping others. Being a happy person and able to help others are some of the indicators of her success. Ngozi is seen as a role model by many women because she has been successful at what she is doing.

(d) What challenges has she had to deal with?

Ngozi could not identify any challenges. Instead, she recalls that she was able to start and be successful in her business at a difficult time in the mid-eighties. She had raised her initial capital by selling Avon products in the USA. When she got back to her country, although she was heavily pregnant, she was able to raise enough money to pay rent for two years. Her business became a reference point because she made sure that she stocked high-quality items and gave professional advice to her clients. Today, Ngozi feels that she is a role model, and represents women, because she has been able to compete successfully with men in sectors that have traditionally been male dominated, for example, real estate and stevedoring.

3.7 Name : Juliana Adyeri Omalla, Uganda

(a) Who is she and what makes her different?

At the time of the interview, Juliana was married with three children. She was educated up to Advanced Senior Secondary Grade but left school early and joined the informal business sector. Although she left school early, Juliana still remembers that Mathematics and Physics were her favourite subjects. She describes herself as a person with great perseverance, patient and very hard working. The story of her success is testimony to this. In a very calm and soft-spoken manner, Juliana explained that she is the “engine” of her enterprises. This was obvious in the number of telephone calls she received from her workers during the interview. Although the same amount of time was spent with her as with the others, it was not possible to get as much information from her in equal measure. Juliana is the only one in her enterprise who knows the exact “formula of her product”.

(b) What type of enterprise is she managing, and how did she become an entrepreneur?

The youngest of all the women interviewed, Juliana has also had the most tortuous and challenging path, and perhaps the largest leap to success. Today, Juliana manages a very successful enterprise known as Delight Uganda Limited. The major part of her business is in bottled juices, but she has also added a construction company and a farm where she produces fruit. She also manages a music club that she uses to promote her products. Juliana started her business life in 1992, with a quarter of a million Uganda shillings, now equivalent to one hundred United States dollars, and has built it into a billion-shilling business enterprise. She described herself as a “small person who has managed to out-compete the traditional billionaires who were well established in this sector”. She even exports her juices outside Uganda. In 2000, she was given a national enterprise award and named Young Business Woman of the Year by the Uganda Manufacturing Association.

It is difficult to say whether Juliana was *pushed* or *pulled* into becoming a businesswoman, but there is no doubt that her survival and success are a result of entrepreneurship acumen. Juliana described her life in the business sector with touching passion. She recounted, it should be emphasized, without bitterness, how she was conned, cheated and financially exploited by her closest friends and relatives at a time when she had nothing. But, she also adds quickly, that she has received immeasurable generosity from total strangers.

Her life in the business world started when she left school at Advanced School Certificate level to work in her brother’s retail shop. Although she was a young girl,

she managed the shop professionally and the business grew. She was able to buy a plot of land at this early stage. It was this experience that convinced her she could be a successful businesswoman in her own right. However, in spite of this success, her brother took away all the capital from the shop, and she found herself back in her father's village, where her brother owned a tobacco farm. She was again able to convince him to allow her to manage the farm. While in charge of the farm, she decided to plant cassava on unutilized land. When her brother discovered this, he was so angry that he sent her out without compensation or pay, after six months of work. It is this final act of cruelty, as she remembers it, which *pushed* her into thinking of managing her own business.

Juliana went back to her father, who gave her just enough money to take her back to the capital city to pursue her dream. In Kampala she was given an equivalent of one hundred dollars by an ex-brother in law for looking after his child. It was this money she used to start some petty trade. She would buy wheat flour from the Kenya border and sell it in Kampala. But she had to leave this business when her supplier took her money and disappeared. In 1993, she started selling agricultural produce in Kenya.

She describes this period “as the hardest time in my life ever. I would transport the produce at night. I would go without food or sleep. The income was good and in three months I more than doubled the capital, but physically, I paid for it. Through networking, and after several years of struggle in the informal sector, she found somebody she now refers to as her “godfather in business”. This person offered to sponsor her to go to a food science course for nine months in Israel. She thus gained the basis of the technical skills she needed to build her current enterprise. Up to the time of the interview, her sponsor was the one still supplying her with ingredients for her factory.

(c) What has made her successful and what are her success indicators?

Juliana attributes her success to her character. She describes herself as a determined woman. “Everything I have is from personal sweat. I am patient, tolerant and I persevere, no matter what the environment”. She also attributes her success to building goodwill with people with whom she works. She is very honest and reliable, always paying back money that she has borrowed from people. Juliana describes herself as a transparent person who likes to call “a spade a spade”. She also believes in proper accountability in her management systems. Juliana is aware of her weaknesses, due to the fact that she did not go very far in her education, and this realization made her strategic in developing technical support.

As a result, she has built a strong partnership with her husband, whom she sponsored to study law. Today, her husband has a degree and postgraduate diploma in Law and

is working as a magistrate. Juliana is clear about the value of this partnership “because I did not have a high education. There was a need to have somebody in the family to protect the business legally”. Part of her success is because of this support from her husband.

Juliana also attributes her success to the way she treats her workers. She has built very strong bonds of friendship with her workers and believes that “If your workers are not your friends, they can betray you. My workers know that the company is theirs and we make all the decisions jointly”.

The most important success indicator for Juliana is, first and foremost, the fact that she has been able to “out-compete billionaires in this sector. I took all of them by surprise”. She smiles as she says this in a quiet and humble voice. She also sees her success in the fact that she has been able to put a very popular and high-quality product on the market. “Every school child sings about my product, and wants to take my juice to school”. What Juliana is most proud of, as an indicator of her success is that she has been able to convert two hundred thousand shillings into billions of shillings. Juliana is also proud of the fact that she has been able to fulfil her ambition of helping people. She counts the fact that she has been able to create jobs for so many people as one of her major success factors.

At the time of the interview, Juliana employed a total of 259 people (180 in the juice factory, 40 at the farm, 30 in the construction company, four carpenters, and five welders). Finally, the fact that she has been recognized as Young Business Woman of the Year by a national organization, the Uganda Manufacturing Association, is an indicator of her success.

3.8 Name: Nana Ditodi, South Africa

(a) Who is she and what makes her different?

Nana, married with three children, describes herself as a highly disciplined and energetic person. One needs discipline to be able to manage the finances in one’s business. She believes in continuous education, and the number of qualifications she has is evidence of this. Nana qualified as a nursing sister, but, in addition, has several diplomas, in business management and marketing, in chocolate moulding, in aerobics and gymnastics, in addition to being a beautician and a hair dresser. Nana’s qualifications in the beauty industry are not simply on paper. Her personal appearance, perfectly groomed, is confirmation that she does indeed take the beauty and health industry seriously. Nana is currently the Deputy President of SAWEN (South African Women Network).

(b) What type of enterprise is she managing and how did she become an entrepreneur?

Nana expressed her love for chocolate without reservation, so when she thought of becoming an entrepreneur, she knew that she would like to go into the chocolate business, “ even if my husband’s fear was that I would be my major customer”, she adds. As part of her chocolate enterprise, Nana trains other women who supply ingredients to her. Although she trains her workers on the job, she makes sure that she sends them for the necessary technical training. She prefers to employ women in her businesses because she finds them more approachable than men and in her type of businesses, this is very important. At the time of the interview, she was considering entering into the mining sector, because she felt that Government was beginning to provide support for women to venture into the sector.

Nana was *pushed* into the business sector in 1989, when her son became sick and she had to leave her job to become a full time housewife and carer. Because she had a passion for beauty, she decided to start a hair-dressing business. It was very difficult starting a business at that time because no one wanted to lend black woman money, so her husband gave her some cash, which she added to her savings and used as capital to start her business. Her first business premises were burnt down, but her husband never stopped supporting her. In 1995, she had an opportunity to open a salon in the city, but, as a black woman, the white owner was reluctant to sell to her.

Even though she managed to buy the salon, white women refused to use her services, and black women thought her salon was expensive. For the first five months, she worked hard to change people’s attitudes. The hard work paid off and today, Nana is confident that she is respected as a successful business woman. “My success has been publicized widely. I walk with confidence and power into business meetings, I feel I have reached the pinnacle.”

(c) What has made her successful and what are her success indicators?

Nana attributes her success to several factors. First, she has a very supportive husband who has encouraged her morally and given her financial support when she needed it. There is open and full communication between her and her husband, so there is no room for misunderstanding. Nana also makes sure that she is in direct communication with her workers so that she is kept fully informed. She is very good at networking with other business people and always takes advantage of opportunities for more exposure. For example, she participates in exhibitions, and is a member of the South African Women Entrepreneurs. Nana is the only woman who was able to say that she has had government support, especially in giving her exposure and in creating

networks that are useful to her as an entrepreneur. She also keeps herself up to date by reading relevant literature.

Most important, however, Nana is confident that her personality and management style account for most of her success. She describes herself as somebody who has no patience with sloppiness. Her major strengths are that she is disciplined, and has an open communication style. She believes in honesty and truthfulness in her dealings with her suppliers and employees. “You cannot afford to have a cheque bouncing”. Nana also described herself as a person with high personal commitment and drive. She is innovative and can adjust to change very easily. As an afterthought, Nana also added that, “Some things come by luck”.

Her major weakness is that she is too trusting and has been let down in some cases. Nana is the only one who admitted to employing relatives, adding that, although she employs them, she knows that they give her a hard time and at least 50 per cent of them take advantage of her.

When asked to highlight the indicators of her success, Nana was quick to point out that in monetary terms, she cannot rate herself really successful yet. Her major indicator of success is managing to keep her businesses functioning through endurance and perseverance. Her second indicator is that through training, she has empowered other women. Finally, Nana feels that a major indicator of her success is that she has managed to create independence for herself. “At the end of the day, this is what counts. Independence gives me space and makes me grow and I can make decisions”. Because she is known as a successful business woman, she is also able to access resources to expand her business, as “There is no business that runs on charity”.

(d) What challenges has she had to deal with?

The biggest challenges Nana faces are related to the nature of her chocolate enterprise. The product needs to be moved from the production centre to the consumer very fast, and because of its delicate nature, in special cooling facilities. This limits the size of the area that she can cover in delivery. Local consumers tend to look down on locally produced consumer goods. Although she has gone a long way to overcome consumer prejudice and stereotypes, this prejudice tends to limit the market.

There is also still a lot of prejudice against, and negative stereotyping of women. In her view, this can only be reversed by publicizing the positive achievements of women. On the other hand, her view is that women need to work very hard at making sure that they do not validate the stereotypes. Women need to keep themselves knowledgeable and up to date in the sectors in which they are involved, she feels. Most importantly, Nana’s message to other women is that “You need to know when you are being used.

You need to know what value you are adding if someone is seeking you as a business partner”.

3.9 Name: Jean Davidson, South Africa

(a) Who is she and what makes her different?

Jean, a graduate with a Bachelor of Science Degree in Chemistry and Zoology, and is married with children. Jean strikes one as an active person with a lot of things to do quickly, even in the way she talks. She describes herself as a very disciplined person who also works very hard. Her main goal is to prove to the world that given an opportunity, she could be very successful. What makes her different as a business woman is that she was brave enough to take a risk and go into an enterprise that is a high-risk business.

Jean describes herself as somebody who has been able to affirm herself and reiterates strongly, “No one else has affirmed me”. At the time of the interview, Jean was the first black woman to produce cut roses locally and to export internationally. She was classified as the third biggest rose grower, but her vision is to be the biggest. Jean loves roses with a great passion and loves growing them. “This has given me an opportunity never dreamt of. It has given me an awareness that I can do anything I try to do. I am a role model for my employees and it has helped me to influence other people in a positive way.”

(b) What type of enterprise is she managing and how did she become an entrepreneur?

In 1991, Jean acquired three hectares of land already growing roses. By the time of the interview; she had expanded this to five hectares. Although she says she is not expanding as fast as she would like to, she is still proud of her achievement. Jean got her first loan from the International Finance Corporation, (IFC). According to her, “They were the only ones prepared to lend to a black woman at the time, especially since I needed a lot of money”. Jean also owns a cleaning company, which is well managed by her sister, while she concentrates on the Rose Farm.

Describing her entry into the business sector, Jean said that she is married to a man who has a great influence on and support for her. “My husband *pushed* me”, she says, although she is also quick to add that she comes from a family of entrepreneurs.

(c) What has made her successful and what are her success indicators?

When asked what had made her successful, Jean talked about her personality and passion for roses as well as her need to be a good role model. She believes she has been successful because she works very hard. She is very disciplined and has all the necessary financial controls in place. In her view, accountability and a good understanding of her business are also important ingredients of her success. Another of her major strengths cited is that she is a hands-on type of manager. Although she realizes that she needs to delegate a bit more, she also knows that the kind of business she is in requires close supervision.

Another reason for success, she pointed out, is that she was able to get the IFC loan, which set her off on a firm footing. Jean also attributes her success to the fact that she uses modern technologies to access markets and market information. She is linked by Internet to buyers and, as a result, she sells her roses all over the world. She also makes sure that she keeps her workers up to date through on-the-job training. She does not employ relatives because they are a problem and can make your enterprise fail. Although Jean says that she works better with men, eighty per cent of her employees are women.

Finally, Jean thinks she has been successful because she knows how to balance the need to take a risk but not too much risk. In her view, most women are too scared to borrow money because of fear of losing property and exposing the family. Women are scared of failing, she believes, so they don't take risks. In her own words, "the fear of taking a risk is women's downfall, yet, as a business person, you have to know that there is always a risk that you must balance to make it work out". On the other hand, Jean believes that women should get more support because by nature they can be successful entrepreneurs. "Women know how much to borrow and how to balance risk factors. They can be careful and good at putting sense to risk."

When asked to describe indicators of her success, Jean did not describe these indicators in terms of profit of the enterprise, because in her view, every going business has to be successful. She measures her success on the basis of "the way I have been able to influence society and create awareness that things can be done". Her exposure in the media has created a sense of public appreciation that an African woman can be successful. She is consulted by people in the same sector, and, finally, she has proved herself to be a role model for other women who want to be successful entrepreneurs.

(d) What challenges has she had to deal with?

Jean is very much aware that being a black woman has been a major constraint when it comes to getting money from financial institutions, besides the fact that entry into

the business sector by women, according to her, is generally difficult and challenging because of inability to access finance. At the beginning, access to capital was a major challenge and even at the time of the interview, Jean felt that she could not expand as fast as she would like to.

The major challenge that she faces as a growing entrepreneur is that although Government has created a lot of awareness on the need to support women entrepreneurs, government support to entrepreneurship development is still inadequate. In her sector, for example, she feels she has taken on the role of advisor to many flower growers mainly because there is no institutionalized government support. In spite of her success, she has not received any kind of support. Government has not provided space for discussing business ideas or provided support for technical expertise. Even when Government wants to be involved, its institutions are too slow in making decisions, which is bad for business. The entrepreneurship environment is not supportive, and although Government makes good promises and says the right things, it does not deliver, and the empowerment programme does not empower the black woman.

4. Conclusion

In spite of the limited coverage, this profile of women entrepreneurs in Africa adds to the knowledge that already exists regarding women's involvement in the informal and formal private sectors. It confirms that women make critical contributions not only in the informal market economy, and to the well being of their families but to the formal national economy as well. Women are managing enterprises that are creating employment and paying taxes. Yet, this is in spite of limited government support, negative social environments, discriminatory institutional practices, as well as persistent gender inequalities in gender roles and power structures. If the African States are to achieve the MDGs, they have to address these constraints, focusing on women in particular, because these constraints affect women differently and more negatively than they affect men. These profiles teach us that:

- A good solid education is still the key to women's empowerment, and an important enabler for women in making different social economic choices;
- Women have proved that they can be competitive in the formal economy as successful entrepreneurs. There is need, therefore, to accelerate mentorship for young women, with a view in particular to develop their entrepreneurship capabilities and skills;
- A positive policy environment aimed at enhancing women's entrepreneurship skills and opportunities has to be established. Women's entry into and success in entrepreneurship will be accelerated only through policy and programme interventions that address gender-based discrimination that is rampant in formal public institutions and in society at large; and
- It is necessary and important to make gender-specific allocation of resources to women's entrepreneurship development, beyond micro-credit, in order to address the negative impacts of gender inequality on women's economic opportunities.

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