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## **Women Entrepreneurs**

### SMALL-AND LARGE-SCALE TRADERS AND THE "NEW" GENERATION OF AFRICAN ENTREPRENEURS IN LOCAL AND GLOBAL MARKETS

One of Dr. Spring's research projects

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**Anthropologists usually do research at the village, community level, urban poor, and less educated. In terms of entrepreneurship, much research is on micro-enterprise development and women**

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**♦Much research tends to view women as associated with micro- and small-scale enterprises or businesses**

♦ Way to help women usually is focused on the micro/small level

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**We think of business in Africa as in the Informal sector (crafts.....)**

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**And cloth.....textiles....**

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**But there are large-scale traders and wholesalers as well in West African markets usually involved in foodstuffs and textiles**

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There are also: Large-scale traders and wholesalers who do millions of dollars of worth of business transactions  
Some are not formal businesses

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Now anthropologists are also doing research among urban elites, globalists, company owners, wealthy and educated (BAs, MAs and PhDs)

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### **A portion of my research Characteristics of**

1. "Traditional" African entrepreneurs (large and small)

2. "New" Generation of African Entrepreneurs (NGAEs) and the African Enterprise Networks

3. New paradigm that compares them

10  **1998 book: Large and small, "traditional/standard" formal/informal enterprises and businesses**

11  2000  
book

Women Farmers

-----AND-----

Commercial Ventures

Increasing Food Security in Developing Countries

edited by Anita Spring

DIRECTIONS IN APPLIED ANTHROPOLOGY

12  **MANY LEVELS OF WOMEN'S  
ENTREPRENEURIAL ACTIVITIES**

1. Informal sector small vendors (street & small markets)
2. Informal sector wholesalers, retailers, importers, exporters
3. Formal sector businesses (regular local businesses)
4. New generation (transparent and accountable globalists)

13  **Gender and Entrepreneurial Activities**

- ♦ Business activities **have gender components** in terms of access, control, and remuneration
- ♦ Men much more than women are in lucrative businesses, formal sector, owners and managers of large firms and small industries
- ♦ Women in the small-scale, informal sector-- MSEs (micro-enterprises). They have little gain or expansion
- ♦ Men and women specialize in different products and use different strategies

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- ♦ Women have less education; don't have licenses or loans; don't keep records
- ♦ They lack official support
- ♦ Women's associations and specific women's projects help "female solidarity"

- ♦ Women are not all alike: middle-and upper-class women succeed in formal sector businesses while poor women are excluded

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- ♦ Regional differences:  
West Africa is known for women traders, but women's participation newer in the rest of Africa
- ♦ Women supply most of the food to large cities (e.g., Harare, Kinshasa, and Nairobi). Also provision villages and households
- ♦ Women overlooked in development planning and projects

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### Research Project

A network existed 1993-2003 "New Generation of African Entrepreneurs" (NGAEs)

Met in the USA where they attended trade conferences and symposia

"Followed" them to their countries

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### Regional Enterprise Networks

WAEN: 350 members  
West African Enterprise Network

SAEN: 100 members  
Southern African Enterprise Network

EAEN: 60 members  
East African Enterprise Network

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### Research: Multi-country Study 2000-2005

Botswana	South Africa
Ethiopia,	Senegal
Ghana	Tanzania
Kenya	Uganda

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### Network Members Interviewed

Network members in each country were interviewed

- ♦ Contacts made using email, fax, and phones--esp. cell phones
- ♦ Inactive, former, and potential Network members also interviewed

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### For broader business perspective, also interviewed were:

- ♦ Non-network business owners and managers, exporters and importers
- ♦ Heads & senior officials:  
--Multilateral agencies

- Donor organizations
- International lending agencies
- Country-specific financial institutions





- 21  **Data Collection & Analysis**
- ♦ Rapid appraisal methods for interviews and surveys
  - ♦ Narratives, support documents, and quantitative data collected
  - ♦ *WINMAX* computer program
  - ♦ Qualitative & quantitative analysis
- 22  **Greenhouses for roses--Kenya member NGAEs**  
NGAEs involved in flowers, gourmet vegetables, textiles, crafts, manufacturing, service sector, IT, etc.
- 23  **Ghana: Bottled juices and canned fruits for in-country sales. Bottled water sold to airlines.**
- 24  **Ethiopia: NGAE member's coffee factory-- employs women workers**
- 25  **Ghana: Woman NGAE owns large factory that manufactures wooden furniture and toys. Employs male workers.**
- 26  **Head of Kenya chapter of NGAE owns a bookstore in a large mall**  
  
Focuses on Women in Development books
- 27  **Ethiopia: Woman textile manufacturer with contracts for airlines and carrier services (DHL)**  
  
Factory employs men and women workers
- 28  **GHANA: FAYTEX: Sanitary Products Manufacturer (cotton and paper)**  
(featured in Time Magazine and CNN TV)
- 29  **WHIPHOLD**  
Women's Investment Portfolio. First black- and female -owned company on the JSE
- 30  **Johannesburg Stock Exchange** turned to electronic shares trading by Monica Singer, CEO, STRATE
- 31  National businesswomen's networks. Women meet with President Thabo Mbeki
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October 2000, Delegates from 31 African Countries formed the Pan African Enterprise Network (AEN)

33  Findings:

**THE "NEW GENERATION" OF AFRICAN ENTREPRENEURS (NGAEs)**

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- Have capital (often from previous formal jobs)
-  In the formal sector
-  Establish their own businesses
-  Create good environment for business
-  Focus locally, regional, and globally




35  Network Functions

- ♦ Played advocacy roles with their governments
- ♦ Coordinated programs with donor agencies, investors and economic institutions
- ♦ Provided capacity-building services (e.g., training, audits)

36  Network Functions

- ♦ Maintained websites & membership lists
- ♦ Promoted internet connectivity
- ♦ Published newsletters, etc.
- ♦ Sponsored networking conferences
- ♦ Provided a visible presence for business

37  Women Comprise about 22% of Total AEN Membership

-  Some countries had no women members (e.g., Ethiopia); others had a majority (e.g., Rwanda)
-  Believed that business constraints were class not gender-specific
-  Owned both medium and large-scale companies in a variety of sectors

38  Types of Businesses

EAEN: Kenya

- Electronics design and manufacturing
- \*Advertising firms
- Auto repair chain of stores
- \*Venture capital, Financial consultant
- \*Rose/Horticulture exports
- \*Retail stores: bookstore, florist
- Investments
- \*Project management
- \*Travel & tour agency
- Printing

\* = woman owned

39  **Types of Businesses**

**WAEN: Ghana**

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\*Information Technology

**Timber export**

\*Public relations

**\*Wood furniture & toys manufacturing**

**Poultry farms & processing, egg hatchery**

\*Office services

\*Housing & subdivision development

\*Commercial real estate

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\*Consultant firms: Environmental impact, education

Financial services and, investment advisors

\*General export/import

**\*Manufacture and bottle juices and water**

Printing: specialty, securities, commercial

\*Media & communications

40  **Business Networking**

**Among Members**

♦ **Conducted business deals with network members within countries and across regions**

♦ **Did "business on a handshake" (trust)**

♦ **Built financial institutions in their countries**

41  **Findings: Network accomplishments, continued**

♦ **Private sector committees and government task forces**

♦ **Formed alliances with government entities**

♦ **Built Venture Capital Funds**

♦ **Saw business as the driving force for economic development**

42  **Findings: Network accomplishments, continued**

43  **New paradigm: traditional traders**

**compared to NGAEs**

**Little or no movement between the categories**

Twelve Indicators

Markets

Sector

Capital

Products

Education/Employment

Husbands/Men

Networks

Transportation

Taxes

Profits

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51  **Findings: NGAE Women**

1. Had same access as men to the network functions
2. Were in wide array of businesses
3. Usually had family background in business
4. Gained support from other women members; also interact easily with men in Network

52  **NGAE Women, continued**

53  **NGAE Women, continued**

54  **Research expands our thinking about human capacity**

55  **Ten Tenets of Women's Micro and Small-Scale Entrepreneurship**

1. Entrepreneurship is gendered
2. Women take risks
3. Women diversify income-earning activities
4. Create micro-enterprise niches
5. Lack access to formal capital, so rely on spouses, kin, money-lenders, savings

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- 6. They need market intelligence and clientele preferences
- 7. They apprentice themselves to learn business skills (no formal training)
- 8. Adapt trading techniques to available locales and spaces
- 9. They strategize for profits
- 10. Some women are freed from domestic chores by business activities

57  **Enterprise Networks:**

**MISSION**

- ♦ To play a strategic role in the private sector as the engine of economic growth and development
- ♦ To improve the position of African countries in the global economy

58  **Formation of the Enterprise Networks**

- ♦ Networks grew out of training programs for promising young entrepreneurs
- ♦ Participants encouraged to establish a organizations in their country
- ♦ Start-up funding from consortium of donors (USAID, World Bank, etc.)

59  **Research Questions:**

**New Generation African Entrepreneurs (NGAE) & Regional Enterprise**

**Networks**

1. Who are the NGAE (compare with previous generations of entrepreneurs now operating in Africa)?
2. What are their gender configurations?
3. What is their business culture?

60  **Research Questions, continued**

4. How do the Enterprise Networks function?
5. What effect does this have on economic growth and private sector development?