

Name: Minolta Ndlovu, Bryn Mawr College '23
Project Name: YAKHA (means Build in Ndebele)
Location: Zimbabwe
Duration: June 26 - August 20, 2022

GOAL: This project seeks to bring peace by enabling women's economic independence through the provision of business training, digitization, and non-equity investments to women-led informal businesses in Zimbabwe.

OBJECTIVES

1. Identify women entrepreneurs who are running informal businesses in Zimbabwe who have the potential to run successful and scalable businesses
2. Identify successful women entrepreneurs in Zimbabwe who are passionate about mentoring other women breaking into entrepreneurship
3. Establish a business training curriculum for select women participants, with an emphasis on sustainability and digital tools.
4. Provide capital investment for business growth

BACKGROUND: PROBLEM ANALYSIS

Informal sector businesses in Zimbabwe drive economic growth but are highly vulnerable to external shocks and distortions in the business environment. Weak institutions and governance suppress informal sector businesses leaving their contributions to growth, employment, and income not well recognized. Despite the lack of adequate recognition, the informal sector accounts for 70% of employment in Sub-Saharan Africa, where Zimbabwe is located, as stated in the United Nations Economic Commission for Africa (ECA) report. As of 2015, the informal sector contributed up to 55% of the GDP in Southern African countries (ECA). Women own up to 90% of the businesses in the informal sector, making women the biggest drivers of economic growth in Africa as well as the least recognized group of workers, the majority of which live below the poverty line.

Despite their hard work, women operating businesses in the informal sector remain trapped in a cycle of poverty because their businesses face low-profit returns due to the lack of access to financial services, which are costly and require collateral, market insights, marketing skills, and digital tools to develop sustainable businesses. Without access to finance, they cannot hire employees, buy better equipment, or pay for training that helps them to grow their businesses to scale. With entrepreneurship being a source of income for most women in Zimbabwe, the lack of access to resources to run scalable businesses has left a majority of women living below the poverty line.

The lack of financial independence for women is among the biggest causes for the increase of gender-based violence against women in Zimbabwe, according to a study conducted by the United Nations Development Programme in 2011. When women are financially dependent on men, they are more likely to remain in violent relationships or get into abusive relationships because of the dependence factor. The cases of abuse against women also increased with the pandemic as most women lost their only source of income when businesses were forced to shut down and today we are seeing a surge in cases of violence against women. These reports show a clear indication of the need for interventions that promote the economic empowerment of women and girls.

PROPOSED SOLUTION AND TIES TO PEACE

I propose a solution that will help women establish or expand their informal businesses so they can generate more income and become financially independent. The solution includes the provision of business training and access to finance. With sustainable growth, these businesses will be able to generate more income and employ other women, who are largely employed in the informal sector, thus reducing poverty and the risk of gender-based violence against the women when they can depend on themselves economically.

PROJECT PLAN

I will spend the time between the end of the semester and the start of my project working with members of the Zimbabwean community to identify 5 businesswomen who are seeking skills and resources to grow their businesses. I will conduct a social media outreach, and collaborate with volunteers in Zimbabwe to put up posters in community centers. The 5 women will be selected on the potential of their business and an in-person interview. During this selection process, I will also reach out to women in Zimbabwe running established businesses and invite them to take part in our training workshops as mentors. I partnered with Rumbidzai Gwashure, a woman who successfully runs three businesses in farming, footwear, and handmade accessory production in Zimbabwe. Rumbidzai will help me with the selection process for the women participants and business mentors.

The 5 women will take part in a 7 week-long training that will focus on the development of four major areas: digital marketing, financial education, sustainable business practices, and networking. The training on digital marketing will teach these women how to utilize accessible technologies such as social media to reach their target customers. According to a survey I conducted on women operating informal businesses in Zimbabwe, most of them already use social media platforms such as Whatsapp, Facebook, and Instagram for communication, but they lack the knowledge on how to use these tools for business growth. They will be taught how to use free services such as WhatsApp Business among other platforms to create product catalogs, create groups, broadcast lists, and marketing materials to their target market. Financial education will equip the women with the skills they need to manage their finances and do bookkeeping. And Sustainable business practices will teach them how to develop a sustainable business plan with the potential to move a business from the streets or from one's yard into the formal sector. The training sessions will be facilitated with assistance from the Rumbidzai and Forte Foundation, an organization that focuses on the economic empowerment of women around the world. I am currently a Forte ambassador on campus, and I help the organization fulfill its mission to help young women break into business and finance careers. Forte continues its support to women in industry and women in business to grow as business persists and I will use some of their training materials in my workshops as well as encourage the women in YAKHA to join the Forte network. The women will also get an opportunity to network with women entrepreneurs in Zimbabwe through workshops to learn about the business landscape of the country, gain access to a community of successful women, and learn from their experiences and expertise.

Over a period of two weeks after training, the women will put into use the tools, resources, and knowledge gained on the training to develop a business plan that expands their current business or establishes a new one. During this time, they will send out surveys, talk to target users of their products as a market research exercise in order to come up with a sustainable business proposal that solves specific user problems. In the final week, the women will attend a weekend-long business retreat where they will be paired with a mentor. The women and their mentors will continue to work on the business proposals and prepare a presentation. The retreat will have team-building activities to help foster a sense of community among the women. To conclude the training and retreat, we will host an evening event where the 5 women will have an opportunity to present their business plans to the rest of the women attendees of the retreat. After successful completion of a business plan that shows growth potential, the women will be awarded \$1000 as an investment into their business and will begin the first network of YAKHA women in business.

SUSTAINABILITY

The sustainability of YAKHA lies in the positive impact the growth of the select women's businesses will have on the women's lives and their community. The growth of their business will provide employment for other women and bring economic independence for more women in their communities. They will be able to share what they have learned with other women in their community, which will help to foster the growth of more businesses and, ultimately, contribute to the overall sustainability of YAKHA. Finally, the strong relationships that have been built among the women who participated in YAKHA will continue to be a valuable source of support and encouragement.

