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Consultancy Report for:

WOMEN IN BUSINESS ASSOCIATION

of the Botswana Confederation of Commerce, Industry and Manpower

Business Women in Botswana--Strategies for Change

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EXECUTIVE SUMMARY

The Women in Business Association (WIBA) was established under the auspices of the Botswana Confederation of Commerce, Industry and Manpower (BOCCIM) to promote the success of women in business in Botswana. To further that support, a study was commissioned to examine the needs and constraints of businesswomen in the country, policy issues that impact on their ability to obtain credit and other resources, and their access to training assistance. The study was also to include information on women-owned enterprises and women business associations in other countries. The objectives of the study were to provide WIBA with recommendations on how best to serve the needs of businesswomen in Botswana through its organizational structure, objectives, and activities, as well as identify external assistance that might be required to strengthen WIBA's abilities to provide member services.

The consultants interviewed approximately 50 women business owners in Gaborone, Francistown, and Lobatse through the use of a questionnaire and open-ended discussions. As well, discussions were held with government officials, training organizations, financial institutions, and non-governmental organizations. Secondary reference sources were also utilized extensively.

The findings of this study indicate that women entrepreneurs in Botswana are predominately found in traditional micro and small-scale enterprises, although there are growing numbers of businesswomen in diverse, non-traditional enterprises as well. The constraints they face are those of any small businessperson, but they are intensified due to their additional home and childcare responsibilities, their legal status as minors (when married) limits their ability to access credit and enter into legal business contracts, and social/cultural constraints play a part as well.

There is strong interest and demand for WIBA to provide networking, information dissemination, training, lobbying, and financial assistance programs for businesswomen. It can do this by expanding its membership base, becoming a more formal association with by-laws, branches outside of Gaborone, etc. The membership of WIBA is committed to the association and its goals but outside assistance in the form of technical support, office support, and program support is needed--through BOCCIM, members own resources, and donor support.

The consultants would especially like to thank those many businesswomen who took time out of their busy schedules to be interviewed; BOCCIM and USAID for their advice and assistance, and the members and officers of WIBA for their time and encouragement.

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Conclusions

1. Research in Botswana suggests that female entrepreneurs are poorer than their male counterparts (especially those from female-headed households which are numerous); their enterprises are smaller, and they have problems not encountered by their male counterparts. As well, peri-urban enterprises are the most neglected in terms of assistance programs and include the smallest of all women's enterprises; many business women are unaware of technical or financial assistance programs that are available.
2. Businesswomen in Botswana have difficulty in obtaining credit partly as a result of their legal status as "minors" when they marry in community of property. As well, small business lending has not been a priority of the commercial banking system. There are few if any informal financial associations (ROSCO's i.e., "metshelo"), no widespread system of savings and credit cooperatives, and special facilities are limited (i.e., FAP is limited to manufacturing enterprises, and provides small-scale grant assistance only once, and Women's Finance House is limited to a few pilot locations and provides only micro-loans).
3. The businesswomen interviewed through this consultancy indicated a high desire for training as a way to improve their businesses. However, women entrepreneurs face severe constraints in accessing training due to lack of knowledge about training available, time and scheduling constraints due to their work and family responsibilities, and financial constraints. They are a diverse group and it will take multiple strategies to ensure their participation in training assistance programs.
4. The businesswomen, although mostly urban and in the "formal" sector expressed the need to assist the informal, micro sector businesswomen, but there was no consensus on how or if an organization like WIBA could accommodate all ranges of women enterprises.
5. There is strong interest in a women's business association that would provide financial assistance, networking, training, legal/policy reform, and information dissemination to its members. Women entrepreneurs express a feeling of isolation within their businesses, probably in part due to the severe time constraints they face with the combination of business, home and childcare responsibilities, and would like to network with each other locally, nationally, and internationally.

6. Women's business organizations are found worldwide and provide a variety of services for their members. In Southern Africa, many have been formed during the past several years, most are independent of well established organizations (Chamber of Commerce, etc.), and in various stages of development.
7. There are potential WIBA and BOCCIM business women who are not aware of the benefits of joining either organization; there were business women who were unaware of WIBA even though they were BOCCIM members and there were business women who were "unaware" of BOCCIM (although they "had heard about it", they were not aware of membership benefits or that it was for "small businesses").
8. WIBA is limited in the services it can provide to members, and will continue to be so, if it depends solely on volunteer support. All organizations (not just women's organizations) are limited in their effectiveness and what they can accomplish without paid staff and funding. Volunteer members are an integral part of an organization such as WIBA, but more is needed.
9. An annual membership fee for WIBA is crucial, both to provide the organization with income, as well as to show support of members. However, the least expensive membership in BOCCIM is P135.00--already a high fee for many businesswomen. Therefore, WIBA is constrained in the amount it can charge for membership without sacrificing its potential membership base.
10. Currently, WIBA is an informal association with few members. In order for WIBA to be effective, and to truly represent the interests of business women in Botswana, it requires a larger membership base throughout the country. This will require WIBA to become more "formalized" - i.e., establish by-laws, a membership database, etc. to accommodate larger numbers of members.

Recommendations

It is recommended that:

1. WIBA work to provide services to its members through its own resources, those of BOCCIM, and donor support.
2. WIBA remains housed under the auspices of BOCCIM. To the extent that BOCCIM continues to support the goals and objectives of WIBA, this will allow synergism to occur--BOCCIM will be strengthened by the active involvement of women in business and WIBA will be strengthened by the support of BOCCIM.

3. WIBA members vote on membership issues, organizational structure, a workplan, etc., as soon as possible so as to move forward to an operational stage. (A suggested workplan and by-laws are included in the annexes). There now exists enthusiasm and interest about WIBA among members and potential members which may be lost if concrete activities are not undertaken soon.
4. WIBA monthly meetings for general membership concentrate on information dissemination, networking, and items of interest and concern to members, and short seminars (as identified through WIBA's Action Plan). Executive Council meetings can be held separately.
5. Standing Committees be established which are responsible for specific activities (programs, membership, training, credit, fundraising, etc.).
6. WIBA establish several types of memberships: Full Members, Associate Members, Honorary and/or Patron. Associate membership would allow women who may not be able to currently afford full BOCCIM and WIBA membership dues to join and benefit from the Association, even though they would not be able to benefit from some BOCCIM-financed activities. Suggested fees: Full Member--P50.00 (plus BOCCIM fees); Associate Member--P20.00.
7. WIBA branch committees be established to expand WIBA's membership base and activities outside of Gaborone; these branch's should be active with their own monthly meetings, guest speakers, training activities, etc.
8. WIBA concentrate on linking its members with financial, technical, and training assistance where it is already available (i.e., BOCCIM training, B-Map, WFH, etc.).
9. WIBA assist informal sector entrepreneurs by lobbying and networking activities. WIBA can act as a coordinating body, or assist in establishing an umbrella organization, for groups and organizations working with women entrepreneurs, and include their interests when promoting women in business activities.
10. WIBA establish internal loan programs for members (i.e., emergency loans for small amounts, revolving funds, and/or savings and credit facilities). WIBA's loan activities can be initiated by member's own contributions (i.e., those wishing to participate put in their own contribution) with an aim to securing donor funding or loan guarantees in the long run.

11. WIBA work for legal and policy changes/reforms to improve women's access to credit and property through lobbying, networking, and educational activities.
12. WIBA work to improve the availability of credit for small business activities:

--many WIBA members have established "good" working relationships with banks. This success should be translated to apply to WIBA as a whole; i.e., WIBA and WIBA members should come to be viewed as serious businesses. Bank branch managers have a great deal of discretion in approving small business loans--through informal seminars, etc., WIBA members and bankers can be sensitized to each other's needs.

--WIBA can network with other organizations and support their efforts in expanding resources available to entrepreneurs through technical and financial assistance

13. WIBA establish a volunteer counsellor program for its members to supplement B-MAP services. This program would consist of an individual WIBA member working with a "smaller" member for a specified amount of time, i.e., over a period of three or six months. Many WIBA members have experience that could benefit other women entrepreneurs, although they would not feel that they are "B-MAP" counsellor material. This would not just be "one-off" assistance, but would allow a relationship and trust to be established between the two participants.
14. WIBA be active in disseminating information on training opportunities to its members; work with BOCCIM training staff in designing and identifying courses and workshops to meet women's needs and constraints, and encourage women's participation in training programs. The following activities could be undertaken initially by WIBA/BOCCIM:

--design a workshop to follow WIBA's AGM in October on organizational strengthening and leadership training
--invite training organizations/contractors to market their courses directly at WIBA meetings (i.e., give a ten minute presentation)
--establish focus groups in specific sectors and sub-sectors to participate in course design

15. A strong membership campaign be launched with BOCCIM to publicize and inform potential members about WIBA (see Annex 1, workplan).

16. WIBA expand its regional and international networking/business linkage activities (for the association and for individual members). In the short-term a study tour of several other women's business groups is needed to learn first hand about strategies for membership growth, implementing financial assistance programs, mobilizing resources, etc. In the future, a study or business linkage tour outside of Africa would be appropriate.
17. WIBA seek technical assistance in designing/implementing its member programs through volunteer technical experts (i.e., Peace Corps, IESC) or short-term consultants.
18. BOCCIM initially assist in the establishment of a WIBA office with assistance to include: funding of a full-time "coordinator", providing or funding an office or office space, shared use of a vehicle, administrative and secretarial support, and program activities support.

--this assistance could come from current monies already available and earmarked within BOCCIM for "women in business" activities; as well as BPED monies for private sector policy development, business and management development, and business linkages.

WOMEN-OWNED ENTERPRISES

II. OVERVIEW

A growing number of women, throughout the world, are entering the business arena, not only as employees but as business owners as well. This is true in industrialized countries such as the United States* as well as in Latin America, in newly industrialized countries such as Taiwan, South Korea, and Hong Kong, and in Africa. This overview examines research on women-owned enterprises in Africa, especially Southern Africa and Botswana.

For comparison purposes, research suggests a difference in women-owned enterprises in West Africa, East Africa and Southern Africa (SIAPAC, 1991). In West Africa, women are established in a variety of businesses that allow them the same income generating opportunities as men--though in different occupations (i.e., there are "male jobs" and there are "female" jobs but females can earn as much in their occupations as men).

In East Africa, the substantial amount of time women spend in agricultural subsistence activities, the difficulty of establishing a "formal" enterprise due in part to regulations established during colonial times, and the concentration of wealth with men, have made it more difficult for women to enter the formal business sector, and thus the majority of women are in lower potential, "informal" enterprises. For example, in Zimbabwe prior to Independence, small-scale manufacturing and trading were discouraged--competition with formal, large-scale white-owned enterprises was not wanted--and numerous regulations were put in place through local authorities. To a large degree, these regulations are still in place and enforced, even when they are no longer relevant.

In Southern Africa, where historically many males migrated for work to RSA, women became involved in the small enterprise sector to a great extent. Research on women-owned micro and small enterprises (MSE) in Southern Africa has been carried out with the support of the U.S.A.I.D. Growth and Equity through Microenterprise Investments and Institutions project (GEMINI) and host governments. Through the GEMINI project, data is available from Swaziland, Lesotho, Zimbabwe, South Africa (two townships), and preliminary data has been gathered in Botswana. Through the GEMINI project, over 12,000 MSE's in Southern Africa have been surveyed. The data indicates that:

*In the United States there has been a tremendous increase in the number of women-owned businesses in the past ten years. It is projected that by the year 2000 women will own 50% or more of all businesses in the U.S. As well, statistics indicate that women-owned businesses in the States have a substantially lower failure rate compared to overall businesses, and are growing at a faster rate than male-owned enterprises.

--MSEs are predominately owned by women: 73% in Lesotho; 84% in Swaziland; 67% in Zimbabwe; 62% in the South African townships; and 75% in Botswana. (MSEs were defined as enterprises with 50 or less employees except for Botswana where the definition was 10 or less employees). As well, females make up the majority of the workforce in the MSE sector.

--Women-owned manufacturing enterprises are predominately in "traditional" sub-sectors: beer brewing, dressmaking, knitting, and vending; these are usually considered low potential activities.

--Women's enterprises are overall smaller (based on employment) than men's--less than one employee.

--Growth rates of women-owned MSEs (increase in number of employees over time) are smaller than those of men.

--Of women entrepreneurs, lack of market demand and input supply was most often cited as a problem (as compared to financial problems for males). However, in Botswana financial problems were cited more often than marketing problems for both men and women. As well, more Botswana women than men cited financial problems (54% to 34%).

The MSE (defined by the GEMINI/Government of Botswana study as a non-farm enterprise with ten or fewer workers) sector in Botswana has the following characteristics (draft GEMINI report):

--1 out of 6 households owns or operates a MSE with 75% operated by women.

--54% of MSEs contribute from 50% to 100% of the household's income; however, only 38.6% of women-owned MSEs contribute more than 50% of household income compared to 49% of male-owned MSEs.

--the average size of a MSE in Botswana is 1.8 workers (similar to the other Southern African countries studied); women constitute 72% of the MSE workforce as well.

--45% of male proprietors had completed formal education beyond primary school vs. 17% of female proprietors.

--only 19% of the MSEs had experienced growth; the vast majority had not. However, for the 19% that had, female-owned enterprises grew at a faster rate than male-owned enterprises. As well, of those firms that have experienced growth, 22% received credit; of those that have not experienced growth, only 3% received credit.

--women-owned enterprises dominate (make up more than 75% of the owners) in four sectors: food and beverages, retail trade, textiles, and restaurants/hotels. Of the four, textiles has the relatively highest growth rate.

--growth rates varied considerably by sector and by location (urban vs. rural). Overall, construction had the highest growth rate (50.9%) in the MSE sector.

--99% of MSEs sell directly to the final customer; however, for the few firms with forward linkages (i.e., sell product to other firms) higher employment and growth rates are found.

--The most often cited problem of MSEs (including at start-up, during growth, and currently) was financial; marketing problems were second.

--89% of MSEs (whether female or male operated) had never received credit; 4.1% of all MSEs had received credit from FAP.

Another recent study commissioned by the Ministry of Agriculture and Ministry of Labour, and carried out by SIAPAC (Social Impact Assessment and Policy Analysis Corporation) in 1990-91 on the "Effects of Gender on Access to Credit and Grants in Botswana," provides additional insight into women's enterprises in Botswana. The study surveyed 900 rural entrepreneurs and 360 urban entrepreneurs in high density areas, as well as other individuals and groups. (Beer brewing enterprises were excluded as were bottle stores and small general dealers.) The following are some of the findings of this study (others are mentioned elsewhere):

--Contrary to what one might expect, urban enterprises (as compared to rural) are the most neglected and include the smallest of all enterprises (especially women's enterprises). (This may be due to the emphasis put on rural development enterprise assistance by both government and ngo's at the same time there has been an influx of migration to peri-urban areas.)

--Both urban and rural women felt that they had significant problems not encountered by their male counterparts. Most commonly cited were home and childcare responsibilities.

--The majority of entrepreneurs in rural areas are men; in the four urban areas studied, women predominate (78.9% of entrepreneurs in Gaborone are women; 63.3% in Francistown; 56.2% in Lobatse; and 60.7% in Selebi-Phikwe).

--Female entrepreneurs are poorer than their male counterparts, especially those from female-headed households.

Women's businesses in Latin America have similar characteristics to those found in Southern Africa. In the MSE sector, women (more than men) operate one-person businesses, have few capital assets, and little access to credit or improved technologies. As economic crisis in the region increased, so did women's work in the informal sector. Success in increasing women's income and productivity has occurred when women already operating small businesses are targeted (vs. creating income-generating projects) for assistance in obtaining small, flexible loans with few guaranty requirements (IDB 1990 report).

Women-owned enterprises in Botswana, although numerous, are predominately small. Interviews regarding women-owned enterprises receiving Financial Assistance Program (FAP) grants indicate that medium-sized enterprises were so few that they could be recalled specifically by name and business (and none within the large-scale category).

There is substantial research that indicates the types of problems micro and small enterprises are plagued by (inadequate planning, lack of training, intense competition, poor management, limited financial resources, limited collateral, etc.) in Botswana (as well as elsewhere). The problems, however, are exacerbated for women entrepreneurs. They face severe time constraints due to their childcare and home responsibilities (in addition to agriculture). A large portion (48% rural and 42% urban) of Botswana households are female-headed; in the case of formal employment women earn less than men for similar jobs (as elsewhere in the world) and should they choose (or have no alternative) self employment, their entry is usually through informal, low-return enterprises because of ease of entry.

In spite of the legal, economic and social/cultural barriers women entrepreneurs face in Botswana, they have made tremendous strides in a short period of time. One interviewee stated that "fifteen years ago there weren't any women-owned businesses in the country." Today businesswomen in Botswana are viewed as a dynamic sector of the economy by many observers.

III. WIBA SURVEY

As part of this consultancy, interviews were held with 46 women-business owners, and a formal questionnaire administered. (Several women were interviewed informally, without the use of a questionnaire, usually due to lack of time on their part.) BOCCIM members represented 30 respondents and 16 were non-BOCCIM members.

Of the 46 respondents, 19 were Gaborone businesswomen; 15 were Francistown businesswomen; ten were Lobatse businesswomen; and two were from other locations. Open-ended discussions were held with the businesswomen and in the majority of cases, the questionnaires were filled out by the consultant(s) at the time of the interview (in a few instances interviewees were given a copy of the questionnaire prior to the interview to save time). The interviews took approximately 45 minutes to one hour, depending on the amount of open-ended discussion and how pressed for time the interviewee was. The interviews were conducted in English and/or Setswana, depending on the interviewee.

The businesswomen interviewed do not constitute a random sampling of businesswomen in Botswana nor are they meant to be taken as representative of the overall population of businesswomen in the country. The aim of the exercise was to get a broad range of view points, types of businesses, constraints, etc. Rural businesswomen were not interviewed and agricultural enterprises were not considered (the terms of reference indicated urban areas).

However, given our mandate of interviewing businesswomen in Gaborone, Francistown, and Lobatse, the consultants attempted to contact a diversity of enterprises to include in the study. In some cases, the consultants visited enterprises randomly to determine whether or not they were female-owned. BOCCIM staff and members gave input on both BOCCIM and non-BOCCIM businesses that were female-owned. WIBA/BOCCIM members were interviewed as well as BOCCIM/non-WIBA members.

Below are summary results of the questionnaires administered to the 46 women-owned businesses. A copy of the questionnaire with total responses is included as Annex 3.

Characteristics of Owner

1. Almost half (22 out of 46) of the respondents were between the ages of 36 and 45. None of the businesswomen were under the age of 26.
2. The vast majority (32) of the businesswomen were married. Only five were single and the remaining nine were divorced, widowed, or separated.

3. Over half (26) of the businesswomen had children under the age of 12 at home. Only two of the respondents had no children.

(It is not difficult to see why women-business owners complain of a lack of time; for the most part they maintain full-time work schedules as well as home and childcare responsibilities.)

4. The educational level of the businesswomen interviewed was remarkably high; only seven had not gone beyond primary school. The majority were Junior Certificate holders and above; 19 were diploma and university graduates.
5. 42 of the respondents could read, write or speak English; four respondents indicated a limited ability in the language. The vast majority could also read, write or speak Setswana. Seven (expatriate) respondents indicated that they were not able to communicate in Setswana and six respondents were limited in their ability to do so.
6. Almost all of the businesswomen in the sample had a formal work history of working for someone else before they started their own business. At least ten were former civil service employees.
7. The reasons for venturing into business were varied; 21 businesswomen expressed the need to be independent; at least 12 saw it as a good way to make money. Six women indicated that they were either carrying on a family business or joined their husband to establish a business. Other reasons included the need for a challenge, the desire to "localize" the private sector, dissatisfaction with previous job, etc.
8. When asked why they started their particular business, there were also varied reasons: 12 businesswomen wanted to take advantage of a particular market opportunity they saw; 11 stated they had training or experience in the activity; 15 indicated that they really enjoyed the particular work/skill (i.e., sewing, hairdressing).
9. For one-half of the respondents (23) the business in question provided the sole or primary source of income for the family; the business provided at least half of the family income for an additional 12 businesswomen. For only 11 respondents did the business contribute less than half of the family's income.
10. These businesswomen support a number of family members through their business; over 60% of them were working to

support four or more family members (including extended family members).

11. Over 80% of the businesswomen indicated that they used profits mainly to reinvest in the particular business in question (to purchase stock and for business expansion). Others indicated that they primarily invest profits in another business or have not made any profits yet.
12. Of the 46 businesswomen interviewed, slightly over half (24) were involved in some other type of economic activity as well. Of the 24, 13 businesswomen were involved in just one other business activity; eight had two other business involvements; and three women had three or more other activities.

Characteristics of Primary Business

13. Over half of the businesswomen were in partnership with someone else, and this was usually their husband (in many cases it appeared that the husband was not active in the day-to-day running of the business); 18 respondents indicated that they were the sole proprietor.
14. The business owners interviewed were in approximately 28 different types of businesses. Out of these, 15 were in the service industry, five in manufacturing, and eight in retail. There were women involved in non-traditional activities/businesses including construction and service stations, and more traditional activities including textile manufacture and beauty salons.
15. Less than a quarter of the businesses (11) were established within the past two years; slightly over half (24) have been operating between two and seven years. As well, almost all operated out of a "formal" location; only three were home-based.
16. Approximately one-third of the respondents (16) started their business with P15,000 or less and approximately one-third (15) started with between P15,001 and P60,000. Eight respondents required over P60,000 to start; seven of those interviewed did not remember or did not respond.
17. The most mentioned source of capital to start the business was personal/family savings (33 responses); almost half (22) indicated they had some source of formal assistance (overdrafts, FAP, loans); only six respondents indicated informal sources of credit.

18. Currently, 40 of the businesswomen reinvest profits as a source of working/investment capital; 20 have access to formal credit (i.e., overdrafts); and 19 have some type of supplier credit.
19. 36 of the 46 (78%) enterprises have grown by at least one employee. 12 of 16 non-BOCCIM firms grew (75%) and 24 of 30 non-BOCCIM firms (80%). Eight firms started with just the owner(s) and no employees; currently only 3 firms had no employees. Five firms started with over ten employees; currently 13 of the 46 firms have over ten employees.

Almost all of the businesses had some type of assets: 42 had furniture; 35 had inventory; 30 had some type of power equipment; 25 had vehicle(s). 13 of the businesswomen were purchasing or owned the property/building.

20. 43 of the 46 women interviewed kept written records of expenses and income. Of the 46, nine had sales last month of P5000 or less; six had monthly sales of over P60,000; 18 were between P5001 and P60,000; 13 did not respond/couldn't remember. As well, ten women said last month's sales were poor; 19 said average; and seven indicated good (10 no response).
21. Most of these enterprises sell directly to a final customer (mostly female); however, there are linkages as five of the businesses sell to wholesalers/retailers; 12 supply other businesses (both small and large); 11 sell to some type of institution; and eight sell to a government authority/agency.
22. One-half of the businesswomen indicated they had problems selling their products/services; one-half indicated that they did not. Of those that indicated there was a problem, the most common reasons were: too much competition in their field (13); recession/drought affecting demand (5); customers prefer to buy from RSA or RSA products (6).
23. 42 of the women indicated that they promote their business in some manner, most commonly word of mouth and signs/printed materials. Almost 40% said at one time or another they had advertised through the media (i.e., newspaper).

Training Issues

24. Training was viewed by 44 of the 46 businesswomen as something they or their employees needed. Financial

Management (21), Business Planning (19), Marketing (15), Leadership/Management (12), and Bookkeeping (11) were the most popular responses.

25. Almost all (39) of the women owners were willing to pay for training (two respondents said they couldn't afford it; three said they would pay if they had the money). However, the majority were unsure of how much they would be willing to pay; of those that gave a figure it seemed to be based on their knowledge of BOCCIM rates.
26. Most of the interviews centered around the need for training of the business owner. But for those that discussed employee training, and said that they were willing to pay for it (or already had) it was viewed as a risk - i.e., as soon as an employee has training, they want additional money and will change jobs for a few pula more. The need for employee training was mentioned, especially in the areas of motivation, assertiveness, marketing, customer relations, and office management. One respondent made the point that she would be willing to pay for employee training, even if the employee then left for another job, if other employers were doing the same--for in the end, the work force would be better off...but she doesn't think that is happening now.
27. When asked how much time they (or their employee) could devote to training over the next one year, responses were evenly divided: up to one week - 10; one to two weeks - 11; three to four weeks - 10; and over a month - 7. Slightly more of the respondents wanted the training spread out versus all at once.
28. However, almost half (22) of the businesswomen wanted training for one-half of a day because of the difficulties in leaving the business for a full day. Only seven respondents were interested in evening training; nine wanted training in the middle of the week and six specified whole days.

As well, most women want training where they live--it is too difficult, especially in the case of Francetown businesswomen, to come for training in Gabarone.
29. Over half of the respondents preferred training in a mixed group (men and women) and in English. However, when it came to employee training, Setswana and/or bilingual training was more important.
30. When asked about training organizations, 14 respondents mentioned they knew or had heard good things about BOCCIM

training; IDM was mentioned five times; the Polytechnic, Damelin, IFS, ABM, Botswana Technology Center, and PE Consulting were mentioned once or twice. Only two respondents knew or had heard negative comments about training organizations--BOCCIM ("too advanced) and PROMEN ("too general").

31. The most important sources of information regarding training and business opportunities for the businesswomen were: newspapers (22 responses), BOCCIM (21 responses), friends/family (14 responses), radio (five responses), government workers (five responses), and women's groups (5 responses). Overall, sources of information appear limited; 18 women said they had either no source of information or only one source; 20 women indicated they had two sources of information; and only eight indicated they had three or more sources.
32. Overall, the business women interviewed were not "joiners" of many organizations. Although 30 were members of BOCCIM (and 13 of WIBA), only ten mentioned membership in a woman's club/charity, three of a church group, two of a chamber of commerce, and one of a burial society.

Problems/Constraints

The discussions with women business owners on problems and constraints (administrative, technical/training, cultural, financial, and others) were open-ended discussions.

ADMINISTRATIVE:

Generally, government procedures did not constitute a major problem for women-owned enterprises--when they first started, as well as currently. However, approximately ten respondents indicated some type of problem at start-up. This usually involved licensing taking too long or the forms being too complicated.

Government "red tape" was listed by four respondents as an issue. As well, getting work permits/renewals specifically was mentioned by three respondents as a current problem. One respondent has a major problem because of the stipulation that government now requires cash (no checks) for payment of licenses.

Obtaining suitable work premises or land was or is a major constraint for at least seven business owners.

TECHNICAL/TRAINING:

At least nine respondents indicated that at start-up, bookkeeping

presented problems (either they had to learn how to keep the books or they had to hire a bookkeeper). Although several businesswomen mentioned the desire to have their staff obtain training in bookkeeping, it is not seen as a major problem currently.

At start-up, at least two businessowners had major problems in finding inputs/suppliers. One had a major problem in learning a production technique. Personal lack of technical knowledge or business management (i.e., pricing policies, marketing) was mentioned as a major constraint about five times. Lack of qualified, trained personnel is considered a problem by at least 11 respondents.

The low level of technical/training problems expressed by women may in part be explained by the high number of them having previous work experience and training prior to starting their businesses.

CULTURAL/SOCIAL:

Married women overwhelmingly indicated that their husbands were supportive of their business efforts. The few exceptions were the women entrepreneurs who were separated or in process of divorcing. Of those already divorced, several mentioned problems in maintaining their businesses (i.e., problems regarding ownership) during the divorce.

Several women believed that they were taken less seriously--by government officials, employees, suppliers, banks, and sometimes customers--because they were women..."it's easier to have my husband deal with the (gov't official, supplier, etc.) even though I'm the one that really is involved."

A few women in "non-traditional" occupations mentioned that when they first started they encountered problems, but this diminished in time.

FINANCIAL:

At least 60% of the business women mentioned a financial issue as a major problem--either at start-up and/or currently. These constraints centered around the following issues:

Relationships with banks: "Banks are unsympathetic to the service industry, it is difficult to build up a good reputation with banks while in the service industry because payments are irregular and this affects our cashflow, bankers do not seem to understand the hardships and needs of the business world, getting working capital from banks is a nightmare, by the time you can get a loan it is too late, I've never tried to get a loan because I don't have collateral, I'm afraid to approach a bank,..."

Cash Flow: "I don't have enough working capital, can't get loan for working capital from the bank, customers don't want to pay back their debts, I have to pay suppliers up-front on delivery, institutions take a long time to pay after delivery, government takes too long to pay, customers order products and then don't want to pay, I've stopped giving credit because of bad debt..."

OTHER CONSTRAINTS/PROBLEMS:

In addition to financial problems, the most commonly mentioned problems concerned employees: lack of employee motivation ("they aren't interested in in-house training, only training that will result in a certificate"), lack of employee loyalty, high turnover, ("I've sent three people for training, and paid for it, and they've all left"), lack of trained employees, employee theft, workers not taking the (woman) owner seriously, male workers not showing up at the end of the month, employees just care about money, and the inability to leave the business premises for any length of time because employees will start "playing", etc.

Other constraints that were cited as major but only by one or a few respondents included: recession affecting my business because people can't afford "luxury" items, inputs from RSA too expensive, unfair tendering practices, work permits, Batswana preferring to buy from expatriates or outside the country, can't find premises to expand and/or takes too long to buy land, small markets, intense competition, and sourcing inputs.

WOMEN IN BUSINESS ASSOCIATION:

Open ended discussions were held with the women business owners to solicit their opinions and suggestions about WIBA--specifically, how WIBA could and should assist business women in the country, what activities it should undertake, what policy changes might be needed to assist business women, and whether or not they be interested in joining an organization such as WIBA. The responses were varied and informative and include:

1. Membership Issues:

Many women viewed WIBA as an organization for all businesswomen (rural, urban, micro, small, large, expatriate, experienced businesswomen, and those new to business). Several women believed that WIBA should target small businesswomen but informal/micro level entrepreneurs are best served by government agencies and ngo's. Overall, women believed there should be branches of WIBA throughout the country. Women contacted in Francetown and Lobatse were eager to see a branch in their areas.

As well, there was concern that WIBA not be viewed as just an organization for the "elite" businesswomen.

2. Information activities: Without question, women interviewed wanted WIBA to provide networking, information dissemination, financial assistance, training, seminars, and business assistance. The following ideas were mentioned most frequently:

- courses in how to start a business
- seminars in how to succeed in business
- marketing
- information on business opportunities
- problem solving seminars
- women coming together to share and solve problems
- networking at meetings
- business advisory service
- assistance in obtaining loans
- seminars in how to obtain loans
- empowerment/self esteem training
- business management training
- networking with each other and outside the country

Less frequently, the following were mentioned as training or assistance activities:

- courses for informal sector women
- secretarial courses/courses for employees
- investment opportunities for women
- seminar for improving the relationships between men and women in business
- assist in getting an institute for hairdressing established
- business training through adult education

3. Strategies for obtaining the above included:

- WIBA members could start their own loan fund for small loans
- WIBA could act as a guarantor for loans
- WIBA could lobby for reducing "red tape" involved in getting credit
- WIBA should try and sensitize bankers to the needs of business women
- Successful business women should act as role models to other business women
- WIBA should work with BOCCIM outreach
- WIBA could work toward changing negative attitudes about women
- WIBA should work to convince government and private sector businesses to provide more options (i.e., part-time employment, flex time) for women employees with families
- WIBA could work toward getting standards set
- Prepare information, brochures in Setswana
- Newsletters
- WIBA could identify someone in every village to work with

4. Policy Changes: When asked if there were policies that might be changed in order to help women in business or small business in general the following were mentioned:

A. Marriage and Property Act: this was mentioned over 12 times by name. However, the following policies were also mentioned and in most cases they relate to this act:

- a woman should be able to own her own business
- a woman should not become a minor when she marries
- a husband's signature should not have to be obtained for a business woman to get a loan
- a business woman should be able to purchase property or land
- finance laws discriminating against a woman getting credit/loans should be changed

B. Inheritance Act: (i.e., "the children can be left with nothing") was mentioned several times as was the Maintenance Act.

C. Employment Act: (too harsh on the employer) was mentioned several times.

D. The following actions by government were also proposed:

- government could sponsor young women for business training
- government could establish micro-loans
- government could establish more reasonable land/building policies

5. Suggestions for WIBA: The following suggestions were also made to improve WIBA's current activities/gain new members:

- Advertise WIBA, especially through BOCCIM and MCI
- Members should be responsible for recruiting new members
- Meetings should be on time and advance notice given
- WIBA should be a strong organization and be able to stand on its own
- Fundraising activities should be undertaken
- The meetings should not be too "advanced" or formal
- The activities of WIBA should include men as well as the overall community
- A full-time secretariat is needed
- WIBA should undertake concrete activities

IV. POLICY ISSUES

Credit/Finance:

Policies/Laws Affecting Businesswomen

Many of the policies affecting womens' access to credit are a result of the Marriage and Property Act, and how it is interpreted by commercial lending institutions as well as women themselves.

Under customary law, a woman traditionally remains a minor under the guardianship of a male relative, even after the age of 21. However, this situation is changing and is different in different locales. As well, under customary law, a women generally maintains control of the property she brought into the marriage, and the husband controls the property acquired during the marriage. If a divorce occurs, property is divided according to the specifics of each case. In the case of a husbands death, generally it is not the wife but the eldest son who becomes the principle heir, although this varies by tribe.

In Botswana, under common law, men and women are considered adults (majors) when they reach the age of 21, and thus capable of managing their own affairs, entering legal agreements, etc. However, when a single woman 21 or over marries, she again becomes a minor under the law, except for in specific circumstances.

There is a choice, under common law marriage, as to possession and ownership of property; a person can be married in community of property or out of community of property. When married in community of property, the property of each spouse, whether acquired before or during the marriage, is pooled and held in a joint estate. As well, all debts and obligations owed before and during the marriage become the debts of both spouses, as do the profits. During the marriage, the husband legally controls the joint estate (is the sole administrator) and can dispose of assets of the joint asset, for example, if he chooses. A wife is considered a "minor" in legal transactions. For example, the wife requires her husband's agreement in contracting regarding their joint estate. There are two instances when a wife does not require her husbands assistance:

--when she is buying household necessities

--when she is a businesswoman or public trader. In this case she must carry on business publicly in her own name, with the consent of her husband (express or implied).

However, the business is still part of the joint estate in which the husband maintains control.

Women married in community of property are entitled to half of the family's assets at the dissolution of the marriage. This type of marriage may appeal to a woman who works in the home and does not have her own source of income, or property prior to marriage.

When married out of community of property, each spouse maintains his/her own property and is responsible for his/her own profits and debts. (The husband, however, may still have marital control over his wife's estate unless such control is specifically excluded.)

Implications for Businesswomen

Access to credit is a problem for all small businesses, not just women owned businesses. But to the extent that women have less access/ownership of acceptable collateral and assets for security and owner contribution purposes, their credit access problems are intensified.

Commercial banks in Botswana are generally viewed as conservative in their lending policies. Small business financing is not a major part of their portfolios. Collateral requirements are high--from 100% to 200% and even more. (Tswelèlò, a development finance institution, is viewed as having more lenient collateral requirements than the commercial banks, as well as requiring less in owner's contribution.)

Bank officials interviewed stated that a lack of good business proposals was a major deterrent to providing small business loans--if a good proposal was presented, there could be flexibility on collateral requirements. But businesswomen in some cases do not even approach a bank about a loan because of a presumption that they can't meet the collateral requirements (as several stated during interviews).

It is possible that with the licensing of more banks in the country, and therefore intensified competition for clients, the small business loan sector may gain more attention. It is not that commercial banks can't make a profit through small business lending--rather it appears that they have been able to make substantial profits with less effort in other activities (such as savings facilities that are utilized by small and medium income groups).

As well, the Bank of Botswana is planning a public education campaign to inform citizens, especially women, about their rights to obtain credit on a non-discriminatory basis. While

this campaign hopefully will increase women's knowledge of lending policies and laws, it might also serve to empower them to seek changes in the banks' lending policies.

In theory, a woman married out of community of property has all of the rights of a major to legally contract--for example, to obtain bank credit without her husband's signature. In practice, however, commercial banks do not differentiate between a woman married in or out of community of property. Neither do they appear to utilize the public trader exemption. To the extent that a husband's signature is obtained, even when it is not legally required, the businesswoman loses control over her business.

Alternative Sources of Credit

The commercial banking system will never provide lending facilities for very small entrepreneurs because of the administrative cost of making micro-loans (unless it is through some guarantee with an ngo or assisted program). These entrepreneurs--75% women--are the ones having capital requirements too small for commercial banks to lend to and those that may not even be able to meet the contribution necessary for a small FAP grant. These entrepreneurs have very little access to any type of credit.

Between 1985 and 1990, over 1100 industrial projects were financed through FAP. Although approximately 73% of these were small-scale enterprises (fixed capital investment of up to P25,000), they accounted for only 3% of total investment. 83% of the funds were utilized for medium-scale projects (P25,000 to P200,000) [NDP7].

Of the 900 rural enterprises surveyed through the "Effects of Gender on Access to Credit"/1991 SIAPAC study, 17.8% of women-owned enterprises had applied and received an FAP (industrial) grant; 44.3% of women-owned industrial enterprises had never successfully applied for any type of assistance program.

One organization established to help the microenterprise client group is the Women's Finance House. Although it is a step in the right direction, the demand for this type of assistance is large, and WFH is still a pilot program. To date, WFH has trained approximately 80 participants and is just now establishing a credit program. To qualify, one has to live in one of the geographic areas they are working in, as well as go through a training course.

Other micro-loan programs through ngo's may be in existence as well. These are usually targeted to a select client group for specified activities in an area where an ngo is operating.

Informal sources of finances do not appear to be utilized much in Botswana--some indications are that the role of traditional informal lending schemes are collapsing. (SIAPAC, 1991)

Another way to assist this group of entrepreneurs (both male and female) is through a strengthening of the credit union (savings and credit cooperatives) movement. Credit unions also serve the important role of mobilizing savings. Several institutions are implementing credit unions for employees, including the Bank of Botswana, but establishing rural and peri-urban credit unions (based on location instead of employment) have been successful in other countries. An apex organization, with a training and central finance department (with funds to on-lend to individual credit unions) would be an important step in strengthening this movement.

Many reports have made recommendations concerning FAP and the extension of these activities to the service sector as a way of benefiting women (because of their high involvement in this sector). Another assistance activity could be to provide a revolving fund for working capital (in the form of loans, not grants), perhaps guaranteed by the government but administered through commercial banks.

Most of the worldwide research on women and credit in the micro and small-scale enterprise sector indicates that women are good credit risks and that their credit repayment rates are equal or better than those of men (this view seems to be held by many in Botswana as well). Research also indicates that charging commercial interest rates does not inhibit the growth of small business but rather the lack of access to credit may inhibit growth.

Training Issues: WIBA Survey

It is hard to overstate the difficulty women have in attending training--even when they express the need for it, as they did through the WIBA survey. Evening and weekend training is not favored by many, as most women have children and home responsibilities.

Difficulties in leaving the business during the day for training are numerous and include:

--many if not most small enterprises do not have a "second-in-command" (even when there are a number of employees) who can be left in charge of the business

--many women do not feel comfortable leaving their business in the hands of employees for substantial periods of time (i.e., work doesn't get done, customers are not treated properly)

--in many cases the business woman is the only one trained (i.e., a technician or professional) and business is lost if she is not there

In the WIBA survey, even when women business owners expressed a strong need for training and stated the amount of time they could devote to training during the next year, it was usually preceded by..."if I thought it would be really relevant...if it came at the right time, if no crisis develops at the last moment, if I knew about it well in advance, if I had the money..."

Although the above constraints on attending training courses would apply to small businessmen as well, it may be more serious for women because they have less "free" time (work and home responsibilities combined), as well as having more limited financial resources (income and assets).

When it came to employee training, business women saw the need for it (public relations, motivation, quality control, office management, technical training, etc.) but also had to weigh the likely costs (employee leaving for another job, insufficient staff to carry on work while employee was at training) against potential benefits of improved job performance.

The survey also indicated that women business owners are a diverse group; the amount of time they can devote to training as well as the times they can most likely attend are spread across the board. Therefore, the need to provide options is important.

The businesswomen appeared to have limited sources of information about training opportunities; especially non-BOCCIM members. BOCCIM, the newspaper, and friends/family were the most mentioned sources of information.

The findings from the SIAPAC study mentioned previously indicate that urban women entrepreneurs hear about assistance programs most commonly from the radio and family/friends and that rural women entrepreneurs most commonly hear through a government officer or the radio. Obviously a variety of channels should be used when publicizing a training course.

The most expressed sentiment about training was that it would worth it to make the sacrifice in time and money if the course would be relevant and useful. A business woman may know she needs training in cash flow management, but she doesn't know if a particular class being offered is really going to address the specific needs she has.

BOCCIM contractors should market their training courses directly to their potential clients when possible. For example, a contractor could attend a monthly meeting of WIBA and give a five or ten minute presentation on the course content of a specified course that will be offered the following month (the contractor who will be giving the course(s) should make the presentation). At this point, there is some basis to make an informed decision on the relevance of the particular course--i.e., let the market place decide. As well, it would also allow the contractor to interact with businesswomen and perhaps gain a better understanding of their needs and constraints.

The same would apply to a local training institute hoping to attract BOCCIM scholarship applications. It appears that local training institutes could do more to market their programs than just advertising. Successful marketing strategies will be even more important when subsidized training opportunities are not so available.

As WIBA grows in membership, it can be an important vehicle for informing women about training opportunities and encouraging them to take advantage of those opportunities. In addition, the participation of members in designing courses to meet their needs should be continued. WIBA can work with BOCCIM training staff to organize focus groups of women (and men) in the same sub-sectors (i.e., small textile manufacturers) who can provide input in course design.

V. Women in Business Associations

WOMEN IN BUSINESS ASSOCIATION/BOTSWANA

Background: The Women in Business Association (WIBA) in Botswana was formed in 1990 with the purpose of promoting the success of women in business enterprises throughout Botswana. The following objectives were identified:

- o To recruit urban and rural women to join the Women in Business Association;
- o To work as a cohesive group to advocate policy and procedure changes that will promote the development and maintenance of small, medium and large scale enterprises; especially businesses owned by women;
- o To link women in business with potential donor and financial institutions that are available to support the entrepreneurial activities of women;
- o To provide seminars and other educational activities to improve networking and management skills;
- o To advocate, through various media, the acceptance of the inclusion of women in businesses that are traditionally male dominated;
- o To bring other businesswomen and men into the Women in Business Association;
- o To approach donor agencies for funds to reach rural businesswomen.
- o To approach B-MAP to engage women counsellors to help women who are struggling to get their businesses started.

WIBA was formed as a sub-committee of the Small Business Division of the Botswana Confederation of Commerce, Industry and Manpower (BOCCIM).* (As the result of a steering committee, several

*BOCCIM is a private, non-profit organization with the stated purpose of "...representing the interests of Botswana's private sector in its relations with government and other sectors of the economy, and to promote commerce, industry and good labour relations between employers and employees." BOCCIM currently has over 1100 members representing over 700 different businesses. Approximately 65% of its membership is composed of businesses with less than 20 employees. BOCCIM's current membership focus is on recruiting and representing small to medium and large size firms (as compared to informal, micro-sector businesses). However, even a one-person business can join BOCCIM. Current annual membership fees range from a low of P135 for the smallest businesses to over P600 for large businesses.

other sub-committees in addition to WIBA were established--standards and ethics, counseling, recruitment--however, WIBA is the only sub-committee that is active.)

Currently, there are no membership requirements to belong to WIBA other than to be a member of BOCCIM. At present there are at least 30 individuals who have attended one or more WIBA meetings; interest and membership has been growing over the last six months. However, no concerted marketing effort has been made as yet to recruit members or advertise WIBA's existence.

At present, WIBA operates only in Gaborone although interest has been expressed in other locales. WIBA is now holding regular monthly meetings and calls special meetings when required. WIBA has a President, Vice-President, Secretary, and Vice-Secretary. It has formed sub-committees (training, information, social/legal, marketing, finance) to look at issues affecting women in business and make recommendations for the development of an action plan. The sub-committees have met and reported their findings to the overall group.

Unlike other associations discussed below, WIBA is part of a broader organization (BOCCIM). It has had to devote its limited resources to establishing itself within BOCCIM--i.e., lobbying to be represented on the executive council. WIBA also mobilized its members and was instrumental in electing a small businessman (for the first time) as BOCCIM president. (WIBA also nominated two businesswomen for vice-president positions but withdrew the nominations at BOCCIM's request.) Some within BOCCIM staff indicated a concern that WIBA may be getting sidetracked from business issues; in the consultants' opinion, issues of representation are crucial. However, the necessity for devoting WIBA's resources to these activities have meant other activities have not been undertaken.

At least six WIBA members have also attended outside training and seminars in Kenya and Tanzania sponsored through BOCCIM (another WIBA member went to India for training, but as a BOCCIM representative).

As well, WIBA held a successful Annual General Meeting and Seminar in October 1991. The theme of the meeting was "Which Laws Affect You as a Woman in Business." Participants were both WIBA and non-WIBA members.

The consultants' recommendations on future WIBA objectives, by-laws and activities have been made and are included in Annexes 1 and 2. The terms of reference for this consultancy included finding background information on other women business associations, especially in Africa. Following is a synthesis of information that was located:

Women in Business/Lesotho (WIB): WIB was established in 1989 with a goal of assisting women to operate successful businesses by providing them with relevant information through seminars, workshops, net-working, and contact with financing agencies, banks and funding agencies. It is national in scope with each district having its own committee. There are 3 classes of membership:

Full Members (voting rights): Women who have trading and operating licenses

Associate Members: These are women intending to go into business and are seeking information to assist them. It is also for persons who identify with WIB's objectives.

Patrons: Persons appointed by WIB including retired business women and men who will promote the objectives of WIB.

WIB is managed by an executive committee made up of volunteers. It also has a part-time resource person paid from membership fees. WIB has also secured 3 years of funding from donors for a permanent office and staff with an obligation to match donor funds 25% in year 2 and 50% in year 3.

WIB's activities to date include:

Training: sending members for training/conferences in Zimbabwe and Tanzania, as well as in Lesotho. Sending members to South Africa and Washington, D.C. for business tours (money was secured from donors as well as member contributions).

Financial Assistance: Assisted 4 groups of mohair weavers to obtain donor funds for business projects. Assisted some members in obtaining loans from Lesotho Bank.

Linkages: Has had contact with international organizations including S.A. Women Bureau, Women in Business/Zimbabwe, and International Federation of Professional and Business Women's Clubs.

Women in Business Directory: In April 1992, produced a directory of women-owned businesses (with donor funding). Plan to update directory on a yearly basis.

Future plans: Start an in-house revolving loan fund: approximately 50 members will contribute to the small loan fund; money will be loaned out to less advantaged members.

Organize training courses, provide direct assistance to members, extend training courses to street vendors.

Business Women's Association of Swaziland (BWAS): BWAS was registered in early 1990 and currently has a total membership of 1200. Of these members, approximately 90% are women (BWAS recently decided to restrict membership to women only). The majority of

members are farmers; second are hawkers and retail establishments (service/goods) follow. About 10% of the members have not yet started their businesses.

BWAS has an office and an office manager. (It has secured donor support and sponsorship but the amount and kind is unknown to the consultants). Membership fees are assessed. An active, voluntary executive committee directs the activities of the organization; as well, there are subcommittees with specific tasks. In geographic areas where there are active members, there are also branch committees. There are four executive directors as well (one in each of four districts).

BWAS services to members currently include two separate loan programs, business counselling, and advocacy of the rights of women in business. BWAS also sponsors short training courses and social events. A main objective of BWAS is to assist women in business obtain access to credit. They provide information to women on existing loan programs and offer advice on how to approach banks; they also recommend inexpensive accountants to help prepare financial statements.

When members need less money than can be obtained from the banks, they can apply to BWAS. The General Loan Fund is for small business loans; members must demonstrate that they have no other means of obtaining the money; a committee determines the creditworthiness of the member. When approved, the member signs a promissory note and is given a repayment schedule.

BWAS has also established a Savings and Loan Scheme in which members bank their savings and gain access to credit. Members are eligible for credit up to two times the amount they have in savings.

BWAS has had some success in getting around regulations requiring a married woman to have her husband's signature for loan approval by substituting a letter from the organization in lieu of the husband's written consent.

Businesswomen's Association/Malawi (NABW): NABW is a national organization with approximately 2000 members. Each of the three regions in Malawi has a regional committee; there are district committees as well.

NABW assesses membership fees based on a sliding scale--for a microenterprise fees start at K25.00 (about \$9.00). NABW receives financial support from USAID-funded projects. Membership is open to all businesswomen in Malawi as well as associations or firms run by women. NABW has a full-time staff including an Executive Secretary, Financial Administrator, and an Office Clerk (they have proposed an extension worker as well).

The following are activities/projects NABW has proposed or implemented:

- financial assistance projects
- lobbying for credit access; educate bankers
- seminars and newsletters
- have association by in bulk for members
- management training workshops
- sponsor young women for business training
- radio talk show

NABW does not provide direct loans to members, but offer free business consultation and training. As yet, they have no ties to the Chamber of Commerce in the country, which is viewed as an organization for large business.

National Association of Women Business Owners/U.S.A. (NAWBO):
NAWBO was established in 1974. At the beginning, its primary focus was on networking as well as pushing for equal credit opportunities for women. It has also lobbied the government to create programs to help women business enterprises gain access to government contracts and procurement opportunities. As recently, as 1988, NAWBO sponsored legislation which resulted in the National Women's Business Ownership Act which provides technical assistance, data collection, and easier access to credit to all small business owners. Recently, it's focus is on increasing women entrepreneurs's access to venture capital and expanding its ties with "Corporate America" to create more opportunities for women in business. As well, it lobbies for qualified women to be appointed to corporate, government and non-profit boards. They have also developed an information packet for women just starting their businesses.

NAWBO has over 40 chapters throughout the U.S. Each chapter has a Board of Directors which manage the affairs of the chapter. Members are affiliated and pay dues to both a local chapter and the National Chapter. As well, NAWBO receives corporate support from numerous corporations. NAWBO is affiliated to F.C.E.M. (Les Femmes Chefs D'Enterprises Mondiales), an international women business owners organization.

CONCLUSIONS

Although the information located was in many cases sketchy and incomplete, some general conclusions can be made. In Southern Africa, the establishment of women's business organizations are recent (two to three years). While there are differences in their membership base, there are striking similarities in the needs they are trying to address among businesswomen--improved credit access, networking, and training. Obviously, women in business did not believe that their needs were being addressed through the business

channels (Chamber of Commerce, etc.) that had been established for many years or through charity/social service groups.

As well, each of these organizations started on their own through the commitment of a few volunteers.. (In WIBA, there has been a core group of members that have kept the association going and donated substantial amounts of time and their own resources.) But the membership growth of the organizations--and activities-- have been through accessing donor funds for staff and project support. In the short to medium run, the small size of women's businesses and their ability to pay cost-recovering subscriptions limits the self-supporting aspects of the associations (they do not have the medium and large business membership in which to draw from).

In this as in other programs, it is worthwhile to gain from the experience of others (i.e., why invent the wheel over again); it is recommended that in the near future two WIBA members participate in a study tour of at least two other country's associations in Africa to learn first hand about strategies for membership growth, how financial assistance programs are being implemented, program successes, etc. This network should then be maintained through regular correspondence and other contact. In the future, a study tour outside of Africa would be appropriate.

ANNEX 1

WIBA 1 YEAR DRAFT WORK PLAN

Membership Target October 1993: 300 members
Membership Services: Financial, Business Advisory, Networking,
Information Dissemination, Promotions and
Representation

JULY - SEPTEMBER 1992

1. General Meeting to vote on by-laws and workplan - July
(all members)
2. Establishment of WIBA office
 - a. Discussions/proposal to BOCCIM* for funding WIBA Coordinator and office - July (Executive Council)
 - b. Proposal for short-term volunteer assistance (USAID, IESC, etc.) - July (Executive Council)
 - c. Preparation of Terms of Reference for WIBA coordinator and volunteer (Executive Council/BOCCIM/Donor)
3. Membership campaign initiated (WIBA Membership Committee, BOCCIM) - July
 - a. Publicity campaign through media, newsletters, personal contacts, targeted contact with BOCCIM women-owned firms
 1. Membership form designed, brochure/handout designed
 2. All WIBA members responsible for individual recruitment
 - b. Establishment of WIBA Branches (WIBA President, Chair of Membership Committee, BOCCIM)
 1. Initial branches Francetown, Lobatse
4. Directory of Women Business's in Botswana
 - a. Initiate information gathering; design of directory (WIBA staff--coordinator, volunteer)
5. Preparation for WIBA AGM in October (WIBA, BOCCIM)
 - a. Elections, program, launching of WIBA (Nominating committee, Executive Council, Networking Committee)
6. Preparation for workshop immediately following AGM (Executive Council, BOCCIM)
7. All Standing Committees organize and meet (WIBA Committees, Staff)
 - a. Initial preparation for loan assistance program; for councillor assistance program; for networking/liaison program, etc.

* and donors as needed

8. Monthly meetings (continuous)
 - a. Executive Council - Council Members
 - b. General Meetings or Seminars - All members
 1. Guest Speakers/Information/Networking (Program Committee)
9. Establishment of accounting/office procedures (WIBA staff, BOCCIM)

OCTOBER - DECEMBER 1992

1. Annual General Meeting and Elections - October
 - a. Launch WIBA, honorary guest speaker, explanation of programs, elections
2. Two-day Workshop for WIBA members, women in business - immediately following AGM
 - a. Organization Building/Leadership (WIBA, BOCCIM)
3. Study Tour to Women in Business Organizations
 - a. WIBA Coordinator, WIBA representative from Executive Council (Executive Council, BOCCIM)
4. All programs are established or in pilot phase
5. Completion and distribution of Women in Business Directory (WIBA Staff, BOCCIM)

JANUARY - MARCH 1993

1. All programs are operational
2. 1st fundraising event held
3. Continuation of WIBA's recruitment efforts, programs, etc.

APRIL- JUNE 1993

1. Semi-Annual General Meeting held
2. Seminar
3. Total of at least four WIBA branches established

JULY 1993 and ON

1. Yearly update of Women Business Directory
2. Annual and semi-annual general meetings
3. Continuing dialogue with donors/fundraising

ANNEX 2

Women in Business Association

BY-LAWS

ARTICLE I - Name

The name of the organization is the Women in Business Association (hereinafter referred to as WIBA). The registered office of the Association shall be in Gaborone at a location determined by the Executive Council.

ARTICLE II - Objectives

The objectives of WIBA are as follows:

- a) To represent and promote the interests of businesswomen in Botswana to BOCCIM, local and central government agencies, international organizations, financing institutions, training institutes and other parties affecting women in business.
- b) To encourage women ownership of business, especially in areas representing good potential for business growth and expansion.
- c) To provide a forum for women in business to exchange ideas and information with each other as well as their counterparts in other countries.
- d) To improve businesswomen's access to credit; to lobby for changes in laws, policies, and practices that discriminate or limit women's access to credit; to establish internal financial resources/loan programs to assist women in business.
- e) To provide opportunities for self improvement and business improvement to women in business through education and training; to link businesswomen to resources available through WIBA, BOCCIM, government, and non-governmental agencies.
- f) To improve the economic stability of women-owned businesses throughout the country.
- g) To facilitate networking efforts with other Women in Development organizations in the country.
- h) To encourage rural and urban businesswomen in the country to join WIBA and work together to obtain these objectives.

ARTICLE III - Membership

Section 1. Classifications

a) Full Member

A Full Member shall be:

- 1) a woman business owner or a woman involved in business or commerce;
- 2) a firm, association or group run by women;

A Full Member shall also be a BOCCIM member current in her subscription. Full Members have voting rights with each member (individual or group) receiving one vote.

b) Associate Member

An Associate Member shall be:

- 1) A woman business owner or inspiring business owner who is not a BOCCIM member;
- 2) Any individual, corporation or organization who subscribe to the objectives of WIBA and wish to lend support to WIBA through membership;

Associate Members have no voting rights.

c) Honorary Member

Honorary membership may be bestowed upon individuals of distinction who have made significant contributions towards advancing the objectives of WIBA. This honor is by authorization of the Executive Council. Honorary members have no voting rights.

Section 2. Resignation

Any member may resign by filing a written resignation with WIBA. No portion of any dues paid shall be refunded to the resigned member.

Section 3. Expulsion

- a) The Association may suspend or expel any member who acts wilfully in contravention of the regulations or constitution of the Association or by her/his conduct renders herself/himself unfit to remain a member of the Association.

- b) Membership suspension or expulsion shall be sanctioned by a two third majority of members present and voting at a WIBA General meeting. The member affected shall be provided the opportunity to be heard by the Executive Council and the General meeting before a decision to expel such member is made.

ARTICLE IV - Annual Subscription

- a) Annual subscriptions for Full Members and Associate Members shall be established by the Executive Council.
- b) The annual subscription shall become due and payable on the 1st of January in each year for an existing member; and in the case of a new member, on the date membership starts (prorated on a quarterly basis).

ARTICLE V - Branch Committees

- a) Applications for formation of a branch committee shall be submitted to the Executive Council. This application must be signed by a minimum of ten (10) persons who would qualify for Full Membership in WIBA. The application shall include annual subscriptions. The Executive Council has the authority to approve or disapprove the application.
- b) Branch committees shall be responsible to the National Association for the management of the affairs of the Association in their respective branch and shall provide to the Executive Council all such information as shall be required from time to time.
- c) Branch committee officers, at a minimum, shall consist of a Branch Chairperson, Vice-Chairperson, Secretary, and Treasurer. Branch officers shall be elected annually by members of the branch committee and are eligible for re-election.

ARTICLE VI - Officers/Executive Council

Section 1. Officers

The officers of WIBA shall be President, Vice-President, Secretary, Vice-Secretary, and Treasurer. Only Full Members may serve as officers.

Section 2. Executive Council

The Executive Council shall consist of the Officers, the immediate Past President/National Council Representative, and Chairpersons of the Standing Committees.

Section 3. Duties of Officers

a) The President shall:

1. Be the principal officer of WIBA
2. Preside at all national association meetings of WIBA and the Executive Council, and set the agenda
3. Represent WIBA at BOCCIM meetings in which WIBA has voting representation
4. Appoint a Nominating Committee of at least three (3) members
5. Serve as ex-officio member of all committees except the Nominating Committee.
6. Select the Executive Director/Secretary subject to ratification by the Executive Council

b) The Vice-President shall:

1. Perform the duties of the President in the absence of the President
2. Assume other duties as assigned by the President

c) The Secretary shall:

1. Be responsible for the recordings of accurate minutes of the proceedings of meetings of WIBA and maintain all records of WIBA
2. Be responsible for sending out notice of all meetings

d) The Vice-Secretary shall:

1. Perform the duties of the Secretary in the absence of the Secretary

e) The Treasurer shall:

1. Be responsible for all funds of WIBA and shall submit an annual report and budget to the Executive Council
2. Oversee the financial activities and records of WIBA

e) The Past President/National Council Representative shall

1. Serve as an advisor to the President
2. Report National activities to branch committees

Section 4. Powers and Duties of the Executive Council

a) The Executive Council shall:

1. Govern the affairs of WIBA
2. Determine WIBA policies and public affairs positions
3. Delegate authority and define accountability for implementing WIBA's policies and positions
4. Do such other acts as are necessary and conducive to the attainment of the objectives of the Association, including but not limited to:
 - a) borrowing or raising any sums of money for the purpose of the Association
 - b) holding property (movable or immovable) and disposing of same in any manner which they deem desirable and in the interest of the Association
5. Appoint such staff and at such salary and on such conditions as may from time to time be deemed necessary for the proper execution of the business of the Association
6. Act in accordance with the laws in force in Botswana
7. Meet as often as the affairs of the Association require and at least once in every month
8. Appoint such special committees and chairs as deemed necessary

ARTICLE VII - Standing Committees

Section 1. Standing committees shall be established and dissolved by the Executive Council as and when deemed necessary.

Section 2. WIBA members may volunteer for committee assignments; as well the President shall appoint or co-opt committee members from inside or outside the Association as necessary.

ARTICLE VIII - Meetings

Section 1. There shall be an Annual Meeting of the Membership in October.

Section 2. Regular monthly meetings of the members shall be held at a place designated by the Executive Council.

Regular meetings of the members of branch committees shall be held at a place designated by the Branch committee officers.

Section 3. Special meetings of the members may be called by the Executive Council or not less than one-tenth of members having full voting rights.

Section 4. A simple majority of the Full Members present at any meeting shall form a quorum for purposes of transacting the business of the meeting.

ARTICLE IX - Nominations and Elections

Section 1. A Nominating committee consisting of at least three (3) Full members shall be formed no less than sixty (60) days prior to the Annual General Meeting.

Section 2. The Nominating Committee shall present a minimum of one (1) nominee for each office to be filled. Additional nominations may be made by petition.

Section 3. A simple majority vote of the Full Members at the Annual General Meeting shall elect.

Section 4. No elected officer shall be eligible to serve more than two (2) consecutive terms in the same office.

Section 5. Each officer shall hold office, unless that person resigns or is removed, until a successor has been elected and duly installed.

ARTICLE X - Membership List

The Association shall maintain a membership list of all its members. At a minimum, the list shall contain the following details:

- a) The full name, gender, address and occupation of each member
- b) The nature of business carried on by the member, the name of the business, and number of employees (when member is a business owner)
- c) The date on which the member was admitted to membership and the date on which membership terminated.

ARTICLE XI - Amendments

These Bylaws may be amended or altered by a majority of the Full Members present at an Annual General Meeting or Special Meeting called for the express purpose of amending the bylaws, given that at least fourteen (14) days notice is given of the intent to alter or amend the bylaws.

Annex 3

QUESTIONNAIRE TOTALS #46

Name of Owner/Interviewee: _____

Name of Business: _____
 City/village: GABS 19 Lehotse 10 Francetown 15 Other 2

Characteristics of Owner

1. Age: 16-20 0 21-25 0 26-30 4 31-35 7
 36-40 11 41-45 11 46-50 7 Over 50 6

2. Marital Status: 5 Single
32 Married
4 Divorced
2 Separated
3 Widowed

3. No. of Children: 0= 2 1-3 25 4-6 14 7 and over 4
 Unknown 1

Age of Youngest Child: 5 and under 10; 6-11 17; 12-17 9;
 18 and Over 6; No Children 2; Unk 2

4. Level of Formal Education: Primary or less 7 Up to JC 12
 "O" levels 7 "A" levels 1
 Diplomas 9 University 10

5. Read/write English? Yes 42 No Limited 4

Read/write Setswana? Yes 31 No 7 Limited 6 Unknown 2

6. Previous work history in formal sector/informal sector:
 1) ran another business 6 2) worked for someone else
31
 3) this is first business/job 2 4) civil service 10
 5) unemployed 1 (multiple responses, total over 46)

7. Primary reason for starting own business:
 1) to be independent 21 2) good opportunity to make money 12
 3) could not obtain other employment 4 4) carry on family
 business 3 Other: 14: to join husband/his idea - 3
 wanted a change/challenge - 2
 total= 54 (mult. responses) to localize the private sector -1
 unsatisfied in last job - 1
 just to keep busy - 1
 govt took too long to offer job -1
 to provide a social service - 1
 to have flex time for family - 1
 difficult to get work permit - 1

knew had "business sense" - 1
realize a long term goal - 1

8. How/why did you decide to start this particular business?
1) learned the skill at home 6 2) good markets 12
3) had previous training 11 4) knew friends/family doing it 3
5) really enjoy this type of work 15
6) other: 7:
just by chance, someone offered to sell - 2
bought out husband's share when we divorced - 1
husband had skills - 1
provide competition in the marketplace - 1
provide a service - 1
had 3 months experience working from home - 1

9. How important is this business to your family finances?

23 primary source of income for family
12 contributes about half of family income
11 contributes less than half of income

10. What do you do with most of the money you make (profits) from this business?

39 1) reinvest in this business
2 2) reinvest in other businesses
0 3) use for personal/family immediate needs
1 4) put in savings
3 5) not making any profits yet (but plan to reinvest)
1 6) other: invest in property

What do you do with the profits after that?

3 1) reinvest in this business
10 2) reinvest in other businesses
0 3) use for personal/family immediate needs
0 4) put in savings
1 5) not making any profits yet
1 6) other: depends on the season

11. How many people (including extended family) do you work to support? 0 = 2 1-3 15 4-6 17 Over 6 12

12. Are you currently involved in other economic activities besides this business? yes 24 no 22
If yes, how many? 1 additional 13
2 additional 8
3 or more 3

Please list the most important (up to 3):

21. At start of business, how many people worked?

8 Proprietor(s) only 12 Owner and 4 - 10 employees
21 Owner and 1 - 3 employees 5 Owner and over 10 employees

22. Currently, how many people work in this business?

3 Proprietor(s) only 21 Owner and 4 - 10 employees
9 Owner and 1 - 3 employees 13 Owner and over 10 employees

Of the 46 enterprises, 36 grew by at least one employee. 75% of non-BOCCIM (12 of 16) firms grew; 80% of BOCCIM firms grew (24 of 30)

23. Have you ever had more people working for you than you do now?

No 27 Yes: 18: hire extra help for holidays 4
Unk 1 left voluntarily; didn't rehire 2
business slowed down; let go 2
not trained well enough; let go 1
unknown 9

24. What assets do you have in business:

Inventory	yes 35	no <u> </u>
Building	yes 13	no <u> </u>
Furniture	yes 42	no <u> </u>
Power eq.	yes 30	no <u> </u>
Other tools	yes 16	no <u> </u>
Vehicle	yes 25	no <u> </u>
Cash/Savings	yes 28	no <u> </u>
Other:	yes 2	

25. Do you keep any written records of expenses and/or income?

Yes 43 No 3

26. Do you know what your sales were last week/last month? (Pula)
(converted to monthly sales)

0 to 5000 9 5001 - 15000 8 15001 - 30000 6
30001 - 60000 4 60001 - 100000 2 Over 100000 4
Not answered/unknown 13

Was this a poor, average or good week for your business?

Poor 10 Average 19 Good 7 Don't know/Unk 10

27. Who is your principle customer (your market?)

1) male (direct) customers 10 2) female customers 29
3) local wholesalers 2 4) retailers 3
5) institutions 11 6) governments 8
7) exporters 0 8) other businesses 12
9) others: 2

28. Do you have problems selling your product/services? Yes 23

No 23

- If yes, why? 1) lack of demand 5 (recession/drought)
 2) too much competition 13 3) cost of product 0
 4) quality of product 1 5) market too far away 0
 6) don't know 2
 7) other: small markets 1
 people prefer to buy RSA 6
 unfair tendering 1
 new concept 2
 lack of qualified salespeople 1
 do not spend enough time at business 1

29. Do you promote your product/service? Yes 42 No 4
 If yes, how do you promote your product/service?
 1) word of mouth 32 2) signs/posters/printed materials 25
 3) mass media 18 4) other: promotions/specials 4
 demonstrations/shows 2
 phone book 2

PROBLEMS/CONSTRAINTS

- A. Administrative (govt red tape, licensing procedures, official papers needed, taxes):

At Start-up:
 Currently:

- B. Technical/Training (bookkeeping, production techniques, input supply):

At Start-up:
 Currently:

- C. Financial (working capital, capital investment):

At Start-up:
 Currently:

- D. Family/Cultural/Religious:

At Start-up:
 Currently:

- E. Other problems:

At Start-up:
 Currently:

Training

30. Are there any areas in which you (or an employee) need additional training? Yes 44 No 2

31. If yes, please list (up to 5)

- 11 a. Bookkeeping
- 21 b. Financial Management
- 7 c. Production Technologies
- 5 d. Product Design
- 2 e. Packaging
- 15 f. Marketing
- 2 g. Business English
- 6 h. Quality Control
- 2 i. Export Regulations
- 4 j. Credit
- 19 k. Business Planning
- 12 l. Leadership/Management/Assertiveness
- 9 m. Human Resource Management (employee motivation, productivity)
- n. Other: _____
- o. Other: _____

32. Are you willing to pay for training?
 yes 39 no 4 (don't want/can't afford)
 maybe 3 (if had money)

If yes, how much would you be willing to pay for a 3 day training seminar?

don't know/depends 22
 less than P150 2
 P150 14
 more than P150 8

33. Given your time constraints (work, family responsibilities) how much time could you spend for training during the next year?

- 10 a. up to 1 week
- 11 b. 1 - 2 weeks: consecutively 4 or spread out 5
- 10 c. 3 - 4 weeks: consecutively 3 or spread out 6
- 7 d. over a month: consecutively 2 or spread out 2

34. During the course of a year, what times are too busy for you to attend training?

- 16 a. holidays
- 15 b. other: month end
- 10 c. other: (beginning of season, school term, trade fair, etc.)

35. Given your time constraints, what times are best for training?

- 9 a. mid-week
- 22 b. afternoons or mornings: afternoons=9; mornings=11; either=2
- 7 c. evenings
- 6 d. other days: whole days

36. Would you prefer training to take place:

- 4 a. with other women only
- 26 b. in a mixed (men and women) group
- 13 c. no preference

37. Would you prefer training
25 a. in English
3 b. in Setswana
13 c. bilingual
2 d. no preference
38. Can you name any training organizations that you have heard good things about (1st hand or from others)? What was good about them?
- BOCCIM - 14 (of those, PROMAN was specified); Damelin - 1; IDM - 5; ABM - 1; IFS - 1; Polytec - 2; Botswana Tech Centre - 1; PE - 1
39. Can you name any training organizations that you have heard bad things about? What was bad?
- PROMAN - 1 (too general) Only two respondents
BOCCIM - 1 (too advanced)
40. How/where do you receive information about training or other business related opportunities?
- 14 a. from friends/family
22 b. from newspaper
5 c. from radio
0 d. from t.v.
5 e. from women's groups/cooperatives
4 f. from professional associations
5 g. from govt workers
2 h. from church groups/ngo's
21 i. other: BOCCIM
1 other: own research
41. What associations or groups do you belong to, if any?
- 13 a. WIBA
30 b. BOCCIM
10 c. cooperative/womens group/charity
3 d. other: church
2 e. other: chamber of commerce
1 other: burial society
42. WIBA's purpose is to promote the success of women in business enterprises throughout Botswana. What things do you think WIBA should do to assist businesswomen like you? (arrange seminars, training, networking, information dissemination, promote policy changes, etc.):
Can you think of government policy's that might be changed in order to help women in business or small businesses in general?
43. Would you be interested in joining WIBA?
- a. yes:
 b. maybe: c. no:

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LIST OF CONTACTS

Washington, D.C.

Tulin Akin Pulley	USAID/WID
Mary Pickard	USAID/AFWID
Sydney A.. Lewis	Coopers & Lybrand
Jeanne Downing	A.T.I. Africa Program Manager
	N.A.W.B.O.

USAID/Botswana

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Peter Reilly	BPED Project Officer
Kgalalelo Chepete	Project Assistant
Howard Handler	Director
David Mandel	Assistant Director

BOCCIM

Modiri J. Mbaakanya	Director
E.M. Dewah	Deputy Director
O.C. Masire	Training Officer
William M. Cain	Training Advisor
Gladstone Matumo	Outreach Manager
Robert Ash	Management Assistance Specialist
Norman Moleele	Acting Regional Manager
Shaun Schooley	Field Officer

WIBA Officers

F. Liphuko	President
E.T. Radebe	Vice-President
C.V. Chinyepi	Secretary

Government of Botswana

Masego Kewagamang	Coordinator, Women's Affairs Unit
T. Tshekiso	F.A.P. Planning Officer, Ministry of Finance
Tlhabologo Ndzinge	Ministry of Commerce (IFS)
Julia Majaha-Jartby	Director Bank Supervision, Bank of Botswana

Others

Steve Silcox	Small-Scale Enterprise Consultant
Mary K. Cope	International Executive Service Corps

Ravi Ranganathan	Chartered Accountant, Acumen Services (Pty) Ltd.
I. Ebrahim	Mayor, Francistown (VP, BOCCIM)
Rolf Behrndt	Branch Manager, Francestown, Tswelelo (Pty) Ltd.
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Harish Chotani	Training Manager, Women's Finance House
Frank Tshiamo	Counsellor, Small Business, Barclays Bank of Botswana
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Michaela Spickenbaum	Commission of the European Communities
Jean-Claude Mellor	Economic Advisor, Commission of the European Communities
Barbara Steenstrup	Project Manager, Deloitte & Touche

As well, almost 50 businesswomen in the country were surveyed and 46 questionnaires were completed. In the interest of privacy, these names are not listed.

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ANNEX D

WOMEN IN BUSINESS ASSOCIATION (WIBA)
Consultancy Terms of Reference

Activities:

A short term consultant will work with WIBA and women in business in Gaborone, Francistown and Lobatse and will accomplish the following activities:

1. Collect and review current information on women's business associations in developing countries, as well as general literature on female-owned businesses in Southern and Eastern Africa. Provide illustrations of other business associations' experiences within and outside the region and examine the relative strengths and weaknesses of alternative approaches.
2. Survey a sample of 50 women business owners, both WIBA members and non-members in Gaborone (25), Francistown (15), and Lobatse (10) to identify their most pressing needs and constraints and areas where WIBA could potentially provide assistance.
3. Assist WIBA leadership in up-dating organizational goals and objectives, given the characteristics and needs of female business owners in Botswana.
4. Outline policy changes necessary to improve the climate for women-owned businesses in Botswana with respect to credit practices that discriminate against women and other relevant policies.
5. Taking into account WIBA's financial and human resource constraints, work with WIBA to develop a strategy, implementation and training plan for a) providing services to members (e.g. networking, referrals, seminars, workshops, trade fairs, export services), and b) facilitating dialogue between businesswomen and policy makers.
6. Assist WIBA in determining an appropriate organizational structure for carrying out the strategy proposed in #5, including clear delineation of responsibilities and job descriptions.
7. Meet with local training firms to determine their current capacity and areas that must be strengthened for effectively meeting the training needs of women entrepreneurs. Outline strategies for assisting these firms in developing such capacity, e.g. through improved training curricula and delivery, marketing efforts and logistical adjustments, as well as for providing female business owners greater access to training. Coordinate activities with BOCCIM Training Officer and BOCCIM field staff.

Products/Outcomes:

A final report will be left with the Women in Business Association, BOCCIM and USAID/Botswana prior to the consultant's departure from Botswana. This report will include but not be limited to:

1. Results of the survey that clearly identify the needs of Botswana businesswomen and obstacles they face.

problems identified in the survey and reflect priority issues.

3. A strategy for carrying out objectives, and a corresponding organizational structure which indicates how responsibilities will be divided within WIBA.

4. Policy changes necessary to improve the climate for female owned businesses and strategies for WIBA and its members to communicate proposed reforms to government officials.

5. Description of essential services for WIBA members and preliminary plans for their delivery.

6. Steps to improve the capacity of local training firms to meet the needs of local business-women and to improve the ability of businesswomen to take advantage of training opportunities.

7. Other follow-up activities and/or external assistance required to strengthen WIBA's ability to address the needs and constraints faced by Botswana businesswomen.

Proposed Schedule:

4 days preparation	Review literature Identify case studies Prepare a list of possible objectives and service strategies for WIBA.
1st week in country	Meet BOCCIM and USAID officials (1 day) Meet with WIBA committee to discuss schedule Meet with WIBA membership and outline options and plans for the TDY (1 day) Interview Gabs businesswomen (3 days) Prepare notes (1 day)
2nd week	Travel to Francistown and return (2 days) Conduct seminar for businesswomen (1 day) Interview businesswomen (2 days) Prepare notes (1 day)
3rd week	Travel to Lobatse and conduct seminar (1 day) Interview businesswomen (1 days) Interview businesswomen in Gabs (2 days) Prepare notes (1 day)
4th week	Discuss with training firms (1 day) Discuss policy issues with government officials, legal advisors, legal advocates, etc. (2 days) Meet with WIBA and present report and recommendations (1 day) Offer options and strategies Prepare draft report (2 days)
5th week	Hold seminar to report results and discuss options (1 day) Redraft report (1 day) Meet with WIBA to present final report (1 day) Finalize report (2 days)
Travel	Return to States