

Young African women at the forefront of change

**Grassroots to Global:
Implementer and Researcher Perspectives on
Microenterprise**

**Youth Microenterprise Conference
Patricia Mangoma, CAMFED Zimbabwe
Brooke Hutchinson, CAMFED USA
Monday, September 10, 2007**



Outline



- The context of CAMFED's work
- Enhancing economic security for young women: the Seed Money Program
- Key lessons emerging
- Proof of success: young rural businesswomen

Education:

The first step to economic independence

Economic Benefits of Girls' Education

- One extra year of education beyond the national average for girls **boosts eventual wages by 10-20%**. (Shultz 2002)
- Increasing the share of women with a secondary education by 1% **boosts annual per capita income growth by 0.3 percentage points** (especially significant when current trends show per capita income gains in developing countries of under 3%). (Dollar and Gatti, 1999)

Education:

The first step to economic independence

“The education of girls is the single most important investment that can be made in the developing world.

Greater education of girls would pay off for its **economic benefits alone**,
it would pay off for its **social benefits alone** and
it would pay off for its **health benefits alone** as well.”



Lawrence Summers, World Economic Forum,
2006

Girls' and young women's vulnerability

Key Factors:

- **Patriarchal societies**
- **Sexual vulnerability**
- **Economic and family responsibilities**



Creating Economic Opportunities: The Seed Money Program



Perpetual, on the left, talking to a student and teacher at a school in her home district of Mpika, Zambia

Perpetual Kaluba

- Received a start-up grant of \$50
- Established a business selling dried fish and window curtains
- Generates a monthly profit of \$10

Enabling Youth Microenterprise

- Designed and managed by young women who have firsthand knowledge of rural poverty and who have benefited from starting rural enterprises themselves;
- Step-by-step process;
- Community support;
- Multiplier effect.



Key Lessons

1. Training is key;
2. Starting with non-repayable grants eases the fear of debt that young women face and nurtures experiential learning;
3. Changing the measures of success – empowerment, skills acquisition and ability to make safe choices regarding livelihoods;
4. Peer network and social framework of support is critical.

Evidence of Success (2006)



- **999** rural enterprises established;
- **10,229** young women received skills training;
- **720** young women continued on with higher education or professional training;
- **25,478** children supported to go to school by young businesswomen.

Economic Empowerment



Siphelani Chomuzinda

“I am growing up in mind and in business. Now I have touched the stars and I am not going to give up till I reach the moon.”

Siphelani Chomuzinda raises poultry, and also advises and supports other young women in her community who are starting their own businesses.