

# Women Empowerment Through Business Member Organizations

## WOMEN EMPOWERMENT THROUGH BUSINESS MEMBER ORGANIZATIONS:

### ZAMBIA'S LANDSCAPE

THIS BRIEF OUTLINES THE BUSINESS ECOSYSTEM FOR WOMEN IN ZAMBIA. THE STUDY ALSO EXPLORES THE LEGAL AND REGULATORY SYSTEM, POLICY FRAMEWORK, KEY ACTORS AND WOMEN'S ACCESS TO SERVICES IN RELATION TO BMOs.

#### OVERVIEW: THE BUSINESS ECOSYSTEM FOR WOMEN

Zambia's population of more than 10 million consists of 51 per cent of women and 49 per cent of men. Despite this, the status of women means that they effectively constitute an underprivileged group in the country. Gender-based inequalities exist in education and literacy levels, skills, employment, politics and decision-making, health, poverty, etc. The country's population is also exceptionally young — for example, in 2000, 45 per cent of the total population was below 15 years, 24 per cent were between 15-24 years, 29 per cent were between 25-59 years, and 3 per cent were 60 years and over. Such a high dependency ratio clearly has negative implications for the social and economic development of the country.

Zambian economy has remained fairly stable post the global economic crisis. The economy has experienced strong growth in recent years, with real GDP growth in 2012 about 7.3%. The country is among the most thriving democracies in Southern Africa region as evidenced by a smooth transition of power

from the ruling party to the opposition in September 2011.

Despite enjoying political stability, Zambia is among the poorest countries in the world with 68% of the population living on less than one dollar a day. This has been further compounded by the HIV/AIDS scourge, with 16% prevalence rate, thereby threatening long term national development. Ranked 165 out of 177 nations in the 2007 UNDP Human Development Index, Zambia's mostly rural population is challenged with constrained access to adequate nutrition, health and education services. With 70% of the population without access to formal financial services as most financial institutions are concentrated in urban or peri-urban areas, income inequality is prevalent as the upper 30% income earners comprise 93% of the nation's wealth. High poverty levels have resulted in high levels of malnourished children (stunting rates are over 50%), sporadic school attendance due to survival priorities and inadequate access to preventative and curative health care – all undergirded by hunger and limited income generating opportunities, the hardest hit group are women.

Women entrepreneurs in Zambia may be grouped in four broad types. These are: traditional, innovative, domestic and radical:

Traditional: Women business owners are highly committed to entrepreneurial ideas, as well as to conventional gender roles.

Innovative: Women business owners are highly committed to entrepreneurial ideas but not to traditional gender roles.

Domestic: Women business owners are not committed to entrepreneurial ideas but have a high attachment to traditional gender roles.

Radical: women business owners have little commitment to entrepreneurial ideas or to traditional gender roles; these women cannot be seen as entrepreneurial venture seekers. They are usually young, without children and well educated, but have limited work experience.”<sup>1</sup>

In Zambia, women entrepreneurs are mainly in the categories of traditional and innovative. For the traditional category, women entrepreneurs have started businesses because of economic hardships at home. This contributes to the push factor in the economy. In Lusaka and Copperbelt provinces, a number of women have started enterprises to earn income due to retrenchments of their spouses. The innovative women entrepreneurs are motivated by limited career progression in large firms. They are ambitious and place a high priority on their businesses. There are various motivations for becoming an entrepreneur. There are basically push and pull factors. Push factors are factors that are there due to necessity. Examples are unemployment, insecurity, disagreement with management and lack of alternatives. Pull factors are opportunity driven. One may have a desire for personal development, independence, achievement, recognition and personal wealth. Female entrepreneurs

differ from male entrepreneurs in terms of motivation, business skills, and occupational backgrounds<sup>2</sup>. In Zambia, male entrepreneurs consist 58% while females constitute 51%. A comparison of female and male entrepreneurs is listed in the table below.

|        | Urban | Rural |
|--------|-------|-------|
| Female | 54%   | 50%   |
| Male   | 34%   | 68%   |

A significantly large number of women operate as portfolio entrepreneurs, preferring to grow more than one enterprise rather than expanding an existing one.

Women remain severely disadvantaged in employment and education, notably the overwhelming majority working in the informal economy. Unemployment is mainly caused by an absolute lack of jobs, and is especially high among the young. In 2005, unemployment among girls and young women aged 15-29 in urban areas was 41%.

A 2009 study summarizes the full picture as follows:

*“Female-owned firms are less productive than their male-owned counterparts. The lower labour productivity can be explained by four factors. First, women are located in low productivity sectors such as garments. Second, female-owned firms have lower levels of capital per worker. Third, these firms are smaller. Fourth, their managers are less educated. Female-owned firms face further constraints to business operations in the areas of access to finance, access to land, crime and theft, and corruption. The ZBS indicates that women entrepreneurs are more likely to be engaged in trading and retailing (44 percent of enterprises) than agriculture (31 percent). Women start out with significantly less capital stock (a median start-up capital of US\$55 for*

<sup>1</sup> Gabriel Konayuma (2007), Challenges and Opportunities for Zambian Women Entrepreneurs 2007 Lusaka, Zambia <http://www.scribd.com/doc/6498169/Challenges-Opportunities-for-Zambian-Women-Entrepreneurs#scribd>

<sup>2</sup> Hisrich et al 2005:69

women, compared to US\$85 for men), and have lower levels of education compared to their male counterparts. Women-owned firms have lower productivity than men, but this can mainly be explained by differences in capital stock and education. The business constraints reported are similar for both men and women, with access to finance, access to land, and the cost of finance being the most reported constraints.”<sup>3</sup>

### Legal system

Zambia has ratified the core ILO Labour Conventions, but procedural requirements frustrate holding legal strikes.

Women's land rights in Zambia are governed by both law and custom. Although formal law, such as the Constitution and the Lands Act supports property rights and prohibits gender-based discrimination, customary rules and practices often discriminate against women when it comes to access and control over land. The Zambian Constitution explicitly excludes customary law from its prohibition on discriminatory practices, a significant limitation considering the vast amount of land held under custom. “Women usually access land through their natal family or husband. Sixty-nine out of seventy-two of Zambia's ethnic groups are matrilineal, but this only means that inheritance passes through the female line; land still passes to the male family members. Married women are rarely allotted their own land by the chief, although a single woman with children sometimes may be provided with land. Zambian women experience numerous forms of discrimination in regard to ownership rights. In rural areas, custom prohibits married women from having access to land. Married women are entitled to hold land in usufruct, contingent on this use being granted by their

husbands. The vast majority of land in Zambia is owned by men”<sup>4</sup>.

The government and NGOs are working to strengthen women's land rights. NGO programs have focused on: educating women and communities about women's legal rights; challenging discriminatory customary rules; addressing cultural barriers to the implementation of gender-fair inheritance laws; and documenting existing customary rights and encouraging chiefs to keep registers of land rights.

The 2000 National Gender Policy provides that 30 percent of land available for State distribution be allocated to women, and the remaining 70 percent allocated fairly between men and women. However, the policy has had little effect. The October 2006 National Land Administration and Management Policy recognizes that women lack control over land, and calls for government measures to address land and gender issues. The 2010 draft Constitution also calls for equitable access to and ownership of land by women. As of September 2013, Zambia's 2010 draft Constitution has yet to be adopted.

### Policy framework

The Government of the Republic of Zambia (GRZ) has pursued the goal of poverty reduction through its Poverty Reduction Strategy Paper (PRSP) and more recently the 5<sup>th</sup> National Development Plan (NDP/ PRSP II) as the national development framework and a strategy to achieving the Millennium Development Goals (MDG) by 2015. As part of this planning process, the GRZ has reiterated its commitment to promoting gender equity and putting in place measures that will improve gender equity and women's socio-economic status. The GRZ has signed several international and regional agreements on protection of women, and has taken steps to identify the major constraints and interventions

<sup>3</sup> Zambia Investment Climate Assessment Report. Regional Program on Enterprise Development, 2009, WorldBank, Washington DC

<sup>4</sup> Focus on Land in Africa ([www.focusonland.com](http://www.focusonland.com))

needed to achieving gender equity for sustainable human development. The GRZ is keen to see that gender issues are properly handled throughout the country and in all sectors, with a more comprehensive approach to speeding up the process of achieving gender equity targets set in the Millennium Development Goals (MDGs) and gender mainstreaming processes stated in PRSP. However, the GRZ has been greatly challenged in facing up to its commitments and it has acknowledged that gender inequalities and imbalances have continued to have a negative impact on economic growth, development and human wellbeing of both men and women.<sup>5</sup>

### Regulatory system

In 2015 Zambia was positioned 91<sup>st</sup> out of 189 economies in the World Bank's 'Ease of Doing Business' rank. Elements as getting credit and paying taxes were considered to have improved, while starting a business and trading across borders have suffered changes that contributed to increase difficulties in these areas.<sup>6</sup>

Business registration in Zambia requires a number of steps to be taken with four regulatory bodies which are Patents and Companies Registration Association (PACRA), National Pension Scheme, the local council and Zambia Revenue Authority (ZRA). This procedure is not only cumbersome but expensive as well, which disadvantages women especially the illiterate.

The registrar is located at the PACRA. PACRA is a stand-alone office with a customer service centre designed in a process chain platform, where the applicant goes through various steps that lead, at the end of the process, to the certificate of incorporation and the certificate of share capital.

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<sup>5</sup> Strategic Plan of Action for the National Gender Policy: 2004 – 2008, January 2004)

<sup>6</sup> <http://www.doingbusiness.org/data/exploreconomies/zambia/>

Other steps include:

- Register with the local Zambia Revenue Authority (ZRA) office, direct tax division to obtain a corporate tax number
- Register with National Pension Scheme Authority for Social Security In order to register with the National Pension Scheme Authority, the Employer must file an Employer registration form and attach a copy of the company's certificate of incorporation. The Employees must complete a membership registration form and attach copies of their National Registration Cards.
- Pay business levy to the Lusaka City Council.
- Register for VAT with the Zambia Revenue Authority.

The VAT registration annual turnover threshold is ZMK 800 as per the VAT Act Cap 331 and Regulations. The case-study company would need to register for VAT. To obtain a VAT tax number at the Zambia Revenue Authority (ZRA), promoters must file the certificate of incorporation. These steps make it very difficult for low income women entrepreneurs to register their businesses.

The 2009 Investment Climate Assessment (ICA) Report examined the differences in entrepreneurial performance and constraints between male and female owned firms in Zambia's formal sector. It found that "laws and customs impede women to a greater extent than men in obtaining credit, productive inputs, information and other public services, which limit their entry into entrepreneurship."<sup>7</sup>

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<sup>7</sup> Zambia Investment Climate Assessment Report, 2009. Cit.

## Key Actors

There are several organizations available that provide information on how to invest in or do business with Zambia. As with any market, there are some key areas that one needs to explore.

### 1. Citizens Economic Empowerment Commission<sup>8</sup>

Citizens Economic Empowerment Commission is a body corporate established by the government of the republic of Zambia to promote the economic empowerment of its citizens.

Some of the key areas of the Citizens Economic Empowerment Commission Act include the definition of empowerment as a broad based and multifaceted strategy aimed at substantially increasing the participation of targeted citizens at all levels of the population in the economy, fostering wealth creation and significantly decreasing income inequalities.

### 2. Zambia Association of Chambers of Commerce and Industry (ZACCI)<sup>9</sup>

ZACCI is one of the leading private sector organization and the umbrella organization for the private sector in Zambia. The chamber is an independent organization serving and promoting the commercial and industrial interests of its members.

### 3. The Zambian International Trade and Investment Centre (ZITIC)<sup>10</sup>

The Zambian International Trade and Investment Centre (ZITIC) is a private Business Consulting firm, whose main objective is to provide efficient and cost effective services to investors and trading organizations.

<sup>8</sup> (<http://www.ceec.org.zm/>)

<sup>9</sup> <http://www.zambiachambers.org/>

<sup>10</sup> <http://www.ziticzambia.com/>

### 4. The Zambia Federation of Employers<sup>11</sup>

ZFE (Zambia Federation of Employers) has developed several lobbying and advocacy initiatives to help reduce the gap between the financial sector (especially commercial banks) and women entrepreneurs. These focused on raising awareness on the financial situation of Zambian women entrepreneurs; showcasing the business case for the financial inclusion of women; and highlighting the untapped potential of women entrepreneurs for the financial sector.

## WOMEN ENTREPRENEURS' ACCESS TO SERVICES

Very little has been written about women entrepreneurs in Zambia. Notable studies have been those by the International Labour Organisation (ILO)<sup>12</sup> which identified ways in which the government, the ILO, donors, non-governmental organisations (NGOs), and the private sector could improve the prospects for women's entrepreneurship in Zambia and enhance the contribution of women entrepreneurs to the creation of meaningful and sustainable employment opportunities and poverty reduction. These include:

- Encouraging banks and other money-lending institutions to have favourable lending terms such as not demanding for too much collateral and giving low-interest loans for women and other disadvantaged groups.
- Creation of women only banks to cater for women entrepreneurs in Zambia.
- Tax incentives to categories of women enterprises.
- Women business associations should have detailed information on services

<sup>11</sup> <http://www.zfe.co.zm>

<sup>12</sup> ILO (2003) *Zambian Women Entrepreneurs: Going for growth 2003*, Lusaka, Zambia  
[http://www.cartiewomensinitiative.com/docs/Zambian\\_Women\\_entrepreneurs\\_ILO.pdf](http://www.cartiewomensinitiative.com/docs/Zambian_Women_entrepreneurs_ILO.pdf)

available from lending associations. This should include training in presenting funding proposal.

"Women are active participants in the small and micro enterprises (SME) sector throughout the world, especially those running informal enterprises. However, research has shown that women entrepreneurs face particular socio-cultural, educational and technical constraints to starting, and growing their own enterprises."<sup>13</sup>

Women entrepreneurship represents a vast untapped source of innovation, job creation and economic growth in the developing world. Women entrepreneurs are an emerging force in Zambia's economy. However, they face a number of challenges such as inadequate access to start-up capital in form of loans, inadequate policies supportive of women's entrepreneurship development and cultural norms that are not supportive of women entrepreneurs.

### Financial services

The focus on women's empowerment in the context of microfinance brings to light the significance of gender relations in policy development circles more prominently than ever before. Women are vaunted as a 'weapon against poverty'<sup>14</sup> The rationale for providing women access to microfinance services is that gender inequalities inhibit economic growth and development. Hence, the Canadian Department of Foreign Affairs, Trade and Development, for example, provides "increased access to productive assets (especially land, capital, and credit), processing, and marketing for women."<sup>15</sup> The predominant image of empowerment in

development is that of women gaining (material) means to empower themselves as individuals, and putting this to the service of their families and communities. This is primarily because empowerment is understood in relation to deliberate and planned interventions such as electoral quotas, education, economic empowerment initiatives, legislative change and non-governmental public action.

The logic of microfinance's potential for empowerment is similar to the economic model of empowerment: microfinance makes women economically independent by putting capital and financial resources in their hands. Economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem. Here the functions of microfinance are synchronous with its potential to empower. Microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment

There are two broad categories of MFIs operating in Zambia: developmental MFIs and consumer lenders. The latter are into very short term lending, largely for consumption, and they lend mainly to salaried government employees. Developmental MFIs take an economic and social development approach by targeting the unbanked poor communities. Their activities are supported by social investors that provide loan capital and capacity building support. Developmental MFIs operating in Zambia include VFZ, FINCA, CETZAM, MCF, Micro Bankers Trust and EFC.

Access to loans is vital for Zambian women, and several institutions have been created to assist them. Many women also rely on informal alternatives: some acquire financing via tontines; others obtain short-term loans

<sup>13</sup> Gabriel Konayuma (2007) Challenges and Opportunities for Zambian Women Entrepreneurs 2007 Lusaka, Zambia <http://www.scribd.com/doc/6498169/Challenges-Opportunities-for-Zambian-Women-Entrepreneurs#scribd>

<sup>14</sup> Vani S. Kulkarni (2006) Womens Empowerment and Microfinance, Yale University 2006 <http://www.ifad.org/>

<sup>15</sup> CIDA (1999) Report on CIDA's programming in microfinance, Canada, 1999 <http://www.microfinancegateway.org>

through private lenders, but the rates are usurious<sup>16</sup>. There is a general consensus that access to financial services is important if poor people are to raise productivity, create assets, generate income and achieve food security. Microfinance involves small-scale credit, savings and insurance to meet the needs of poor producers. Microfinance programmes also provide skill-based training to enhance productivity and organizational support and consciousness-building to empower poor people. It has become an important approach for poverty reduction in many parts of the world. MFIs are rationally compatible with the goals of empowerment. There are arguments that:

- (1) Women's repayment rates are higher than men's;
- (2) Women are more cooperative; and
- (3) Awareness of what clients have and what they need – and empowering them – can actually increase sustainability, because MFIs can offer loans that are appropriate and sustainable<sup>17</sup>

Those who emphasize that it is incompatible to aim for efficiency while pursuing the empowerment of women argue that institutions that place a priority on serving women also have a tendency to place social goals ahead of efficiency, leading to poorer services.

Though the microfinance industry in Zambia is still an emerging industry, the players have demonstrated remarkable growth and creativity over the past ten years. However, the market suffers from high levels of poverty, poor infrastructure, HIV/AIDS epidemic, high unemployment rate and poor sector image.

<sup>16</sup> OESD-SIGI(2012)Social Institutions and Gender

Index <http://www.oecd.org/dev/development-gender/>

<sup>17</sup> Cheston and Kuhn(2002) Empowering Women through Microfinance,

USA [http://www.genfinance.info/documents/Gender%20Impact/ChestonandKuhn\\_2002.pdf](http://www.genfinance.info/documents/Gender%20Impact/ChestonandKuhn_2002.pdf)

An extensive survey on the Zambian financial sector conducted by FinScope in 2009 highlighted glaring levels of financial exclusion. The study found that at least two thirds (68%) of the country's population had no access to formal financial services. There is therefore a huge and untapped demand for financial services as also confirmed by a recent study by the Association of Microfinance Institutions in Zambia (AMIZ) that revealed that the sector only services 5% of the country's estimated 2.5 million MSMEs. Undercapitalisation, poor infrastructure, and high cost structure militates against developing inclusive financial systems in Zambia. Thus, most MFIs are concentrated in urban and peri-urban areas due to poor infrastructure and low population density in rural areas.

### **Business development support services (BDS)**

Women face greater obstacles in accessing training, networks and information, as well as legal and policy constraints. These challenges impede the full potential of women entrepreneurs in their businesses.

While some efforts have been made by policy makers, women associations, non-governmental organisations and other stakeholders to address this concern, there is still a lot that needs to be done to ensure that women entrepreneurs contribute fully to national growth.

All is not in vain as various innovative initiatives to promote women's entrepreneurship being driven by both the private and public sectors are on the rise. Women entrepreneurs make significant contributions to economic growth and to poverty reduction around the world.

Women entrepreneurs have critical areas of need concerning financing, training, equipment/machinery/tools, business information and advice, and marketing support.

According to a study carried out in 2011, only 35 (29.7 per cent) of the women had received business support through formal services, although a larger number (56 per cent) say they received support and encouragement from their spouses in different forms e.g. financial, business idea identification, etc.

In addition 80 per cent of the women entrepreneurs had the support of their family. The fact that there is such a high percentage of women entrepreneurs who have not been able to access support suggests that the business support agencies themselves are not reaching the women entrepreneurs and/or that their services are not meeting the needs of the women.

A range of problems and difficulties are raised by the women including, lack of access to start-up capital, and lack of business training/skills and experience. Some of the women talked of bureaucratic business registration systems and also negative attitudes by society towards women in business.

To address these challenges, there is a need to have programmes combining skills training and management training which would better equip women entrepreneurs for starting or expanding businesses. Special support should be provided for women retrenched from large enterprises and government positions, as well as for the families of retrenched, to promote entrepreneurship and small enterprise development. There is also a need to develop and translate available and relevant training materials into local languages, in particular mini-modules on topics, which are relevant to women and their geographical locations. It is important to develop and use training techniques that cater for less literate people. There should be greater facilitation of networking amongst training institutions to ensure more coordination and relevance of training for women entrepreneurs.

Business Development Services in Zambia are provided by a number of organizations

including: Zambia Chamber of Small and Medium Business Association (ZCSMBA); The Human Development Project (HRDP); Private Sector Development Programme (PSDP); PULSE Zambia Ltd; Women's Entrepreneurship Development Association of Zambia (WEDAZ); Small Industries Development Organization (SIDO); Small Enterprises Development Board (SEDB); Small Enterprises Promotion Limited (SEP); Ministry of Community Development; ILO; Common Market for Eastern and Southern Africa (COMESA); Eastern and Southern African Management Institute (ESAMI); Technical Education Vocational and Entrepreneurship Training Authority (TEVETA), and International Chemicals.

Only 29.7% of women entrepreneurs have received support from a BDS provider. The forms of support identified included: Small Business Training; Finance; Business advice, information and counseling; and marketing support (shows, exhibitions, trade fairs) in that order. Training is, therefore, the most common form of support accessed.

### **Access to markets and technology**

The percentage of firms in Zambia that export, directly or indirectly is slightly lower than six years ago. "In 2012, 12% of firms in Zambia exported at least 1% of their sales compared to 15% in 2007. In addition, the proportion of sales that is exported directly also decreased, from 4% in 2007 to 2% in 2012. The percentage of firms that use inputs of foreign origin has also declined since 2007 (49% in 2012 vs. 84% in 2007). Despite this negative trend and despite lower integration compared to the average of all countries with ES data, Zambia is still performing as well as other landlocked countries." <sup>18</sup>

Information and Communication Technologies (ICTs) have the potential to meet the development information needs of individuals particularly women. Even though

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<sup>18</sup>World Bank(2013) World Bank Zambia Enterprise Survey 2013 (<http://www.enterprisesurveys.org/>)



much has been documented about gender and ICTs, few studies have been conducted to closely examine the link between ICTs, women and development information. In the world of technology, women have often times been identified as the invisible life-force of the sector. This is mainly because of the lack of proper representation of the gender in prominent roles within the technology industry<sup>19</sup>. Information and Communication Technologies (ICTs) have the potential to meet the development information needs of individuals particularly women. The gender divide exists as part of the digital divide in the Zambian society. There is need to reaffirm commitment to women's empowerment to a gender equality perspective, so that this divide can be overcome. It also provides an opportunity for BDS providers to expand their membership base if they acknowledge and recruit women to this ICT sector.

In Zambia, the digital divide increases between the educated and uneducated and also between rural and urban areas. The country still has many elderly persons including women who are illiterate as in some families they decide to educate a boy and not a girl.

Zambian Civil Society Organizations have done very little in the area of Gender and ICTs, and there is need for more to be done even in terms of implementing relevant projects. There is also need to implement effective training and education, particularly in ICT science and technology that motivates and promotes participation and active involvement of girls and women in the decision-making process of building the Information Society.

There is need to develop specific sex-disaggregated indicators to measure the digital divide in its various dimensions. This should also be reflected for instance by also addressing jobs and careers in ICT sector. The

national ICT policy is devoid of references to women, the gender gap or gender budgeting

### IMPROVING BMO'S ASSISTANCE TO WOMEN IN BUSINESS

The following are ways in which BMOs can contribute in closing the gender gap:

- (1) BMOs and Associations of women entrepreneurs should develop their own revolving loan funds for their members.
- (2) BMOs and Associations of women entrepreneurs should advocate for the review of loan policies and other support services offered by banks so that these services more closely match the needs of women business owners.
- (3) BMOs need to be more informed the services available from banks and publicize these to their members.
- (4) BMOs should lobby government and advocate policies to support women entrepreneurs and in particular their access to resources.
- (5) There is also need to implement effective training and education, particularly in ICT science and technology, that motivates and promotes participation and active involvement of girls and women in the decision-making process of building the Information Society.

<sup>19</sup> Brenda Zulu, The Gender Digital Divide, (2015) ([www.brendaitblogspot.com](http://www.brendaitblogspot.com)) Lusaka, 2015.

## CONCLUSIONS AND RECOMMENDATIONS

Women entrepreneurs are an emerging force in Zambia's economy. However, they face a number of challenges such as inadequate access to start-up capital in form of loans, inadequate policies supportive of women's entrepreneurship development and cultural norms that are not supportive of women entrepreneurs. These challenges impede the full potential of women entrepreneurs in their businesses. While some efforts have been made by policy makers, women associations, non-governmental organisations and other stakeholders to address this concern, there is still a lot that needs to be done to ensure that women entrepreneurs contribute fully to the national economy.

In addition women entrepreneurs have a number of opportunities which they are not fully taking advantage of such as women associations, conferences and trainings.

Below are some of the solutions to the challenges discussed:

### Access to financing

- BDS providers should partner with rural and women focused microfinance companies.
- BMOs should engage Bank of Zambia to introduce incentive for firms that have massive bias for women empowerment.

### Marketing and networking

- Government and stakeholders must create structures and safe and secure market areas through which women entrepreneurs are able to market their products and services, e.g. incubators, display venues, market stall and trade fairs. Incentives should be developed for creating awards for the achievements of women entrepreneurs to highlight their successful marketing strategies and networking events for women

entrepreneurs should be established to enable them to share experiences and marketing information.

- BMOs and support organizations should identify market segments and market opportunities, hence support and encourage women entrepreneurs to enter these more lucrative markets.
- The Ministry of Commerce, Trade and Industry should support access to markets within COMESA (e.g. Egypt) and SADC, and encourage and support women entrepreneurs to focus on export market development. The Zambian government should adopt specific policies to market Zambian products, including those of SMEs, and women entrepreneurs'.

### Accessibility of BDS by women

- BDS providers should develop products and mechanisms to ensure that their services are accessed and taken up by women entrepreneurs and a directory developed containing information about businesswomen, so as to encourage and promote networking among the women entrepreneurs.
- The Zambian Institute of Marketing should hold workshops for women entrepreneurs to provide training and capacity building in marketing awareness, knowledge and skills.

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