

Target Audience

Written by

Monday, 05 March 2012 06:14 - Last Updated Monday, 05 March 2012 08:18

1.1. Urban/Rural

We expect more urban area participants than rural business owners, unless the rural business is financed by an urban company, or part of a larger group of producers for export. The expected number of enterprises expressed as a ration of urban : rural will most likely be 4:1 of a total expected 90 women entrepreneurs.

1.2. Formal/Informal

Formal sector in the Zambian context will imply 'businesses that are formally registered under the Registrar of Companies, the Zambia Revenue Authority and one other Private Sector Organization (Business Association, Cooperative, etc). Of these, definitions of Micro, Small and Medium considered, the main targets will be the small and formal women managed and/or owned businesses. We wish to target 90 such businesses, with exceptions made on the basis of such issues as keen interest of the prospective participant, sector, projected growth of micro enterprises and inertia of medium sized businesses. This point covers the issues pertaining to existing and emerging exporters, of which we expect more than 45 businesses to be emerging but not export ready.

1.3. Education level of owner/manager

We target (based on experience) women owners and/or managers who have a minimum of Grade 12 full certificate because of the nature of the course and the fact that English, which is the official language, is the only means of formal communication available on a wide scale to most SME's. It would not be practical to translate the material into Zambian languages because there are too many dialects and languages, and official documentation are only presented in English.

1.4. Cooperatives or associations vs. Independent

It will be easier to work with independent business owners on a one-one basis for training and market access. The cooperatives and associations will however be welcome to provide qualified trainers to be part of the Skills Building for Women Access! Trainers (10; one per province in 9 provinces, and another national trainer). In addition, the trainee selection process will incorporate beneficiaries of ILO women entrepreneurship training and the Zambia Development Agency (ZDA) Train-for-Trade programme.

1.5. Sectors (agribusiness/horticulture, leather, textiles and clothing, coffee, handicrafts (other), services

We will focus on three sectors: Agribusiness, Leather and Handicrafts for the following reasons:

- ZCSMBA has an Agribusiness Development Programme which is funded by Oxfam Novib. It will be easy to combine activities.
- Zambia houses the COMESA Secretariat, which will make it possible (with relative ease) to link to the COMESA Business Council for promotion of the leather sector in Zambia. In addition, Zambian leather manufacturers have had little or no export training support.

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- **Services:** This angle can be linked to the existing programme of Business Development Services Voucher Programme (BDSVP) to which ZCSMBA is a main contributor. Both SME's and BDS Providers receive programme support. A good number of these providers may be ready to export their services. We will need to assess this dimension before making a final conclusion. Otherwise, Handicrafts will be our default second option.

1.6. Size (number of employees, number of women)

The main target of the programme will be Small to medium sized businesses owned or managed by women, or producing and exporting products that are predominantly manufactured by women in Zambia. These businesses will generally have employee numbers ranging between 10 and 50. The number of women employees, as a requirement, may be set to a minimum of 30%.