BLACK BUSINESS AND ECONOMIC POWER

Edited by Alusine Jalloh and Toyin Falola
In a previous volume about African entrepreneurship, the argument was advanced that entrepreneurial activities were usually engendered in terms of access, control, and remuneration. The data showed that more men than women were in the more lucrative enterprises, especially in the formal sector as owners and managers of large firms and small industries; many women tended to be in the smallest, informal sector of micro-enterprises. Both sexes shared the middle ground of higher-profile, informal sector activities. Men and women traders often specialized in different commodities altogether and employed different strategies. But African women entrepreneurs were not a homogeneous group. Middle- and upper-class women often succeeded in both the formal and informal sectors, while poorer women were in the informal sector because they lacked education, networks, and capital.

Since that volume, my research has focused on a new category of entrepreneur, both women and men, who are currently involved in medium- and large-scale businesses at national, regional, and international levels. They conduct their entrepreneurial activities using "global" business methods and are organized into newly formed networks and associations. More often than women are global entrepreneurs, but their methods, access, and control of resources are less engendered than in the traditional
sions. Who are these new entrepreneurs? In particular, how do the women differ from the well-known women marketers and traders who have been studied by social scientists? For discussion, the less than optimal terms "typical" and "standard" are used to describe the types of entrepreneurial activities and persons who have been operating in Africa (and elsewhere) for a long time, and the terms "new" and "global" are used to describe some more recent global methods and non-traditional types of commerce used by some African entrepreneurs, as well as entrepreneurs in many other regions.

In this chapter, I present a paradigm that contrasts the traditional with the new entrepreneurs. It seems that there is little movement between the "typical" and the new entrepreneurs; they seem to come from different worlds within the same countries. The new entrepreneurs compete using global methods that are less gender-specific. Women participate at meetings as full players, after they have established their entrepreneurial credentials. Some women take the opportunity to become involved in women's social issues. This chapter draws on previous work on market women. In addition, I use materials from research on the new geotization of African entrepreneurs that I am doing with Barbara McDade. Future publications will contain further analyses. The summary here is based on a number of interviews (as person and by email) with company heads (from Bonibana, Ethiopia, Ghana, Kenya, South Africa, and Uganda), an examination of the African Federation of Women's Entrepreneurs (AFWE), the Ghana Association of Women Entrepreneurs (GAWE), three regional African Enterprise Networks (see below), and the standard social science literature. Specific case studies and analytical qualitative and quantitative data will appear in subsequent publications.

Entrepreneurial activities of many local market women are linked to or are extensions of the domestic realm: they are involved in selling prepared foods, agricultural products, crafts, clothing, cosmetics, and small household furnishings. They often conceal profits from spouses, so they will not be forced to relinquish them or to receive reduced household or childcare allocations. The more typical women entrepreneurs cannot obtain bank loans but must raise their own capital, often by "begging" funds from spouses and relatives. These market women are usually ignored in formal areas, they may be hindered by municipal regulations and subjected to harassment by local authorities. They often cross borders surreptitiously to market products, are highly affected by structural adjustment problems, and have limited profits. However, their activities make a huge difference in feeding and provisioning their families, households, and communities, as well as in Douala.

By contrast, the tertiary level: Many have taken on a new gender role that contrasts women's traditional roles with women's (e.g., business, construction, or entrepreneurial activities) that now become involved. As their activities are involved in the export of their profits on a more structured basis, they join higher levels. For example, they join the social exchange of labor, which is the beginning of a more formal economic exchange. In a more formal exchange, the women involved in the exchange will have more standard and less gender-specific expectations. They will have more formal expectations than the informal economic exchange.

The paradigm presented is that of these two levels: new and traditional gender roles. The new gender roles are more structured and more formal, whereas the traditional gender roles are more informal. The new gender roles are more formal and more structured, whereas the traditional gender roles are more informal. The new gender roles are more structured and more formal, whereas the traditional gender roles are more informal.

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by contrast, the new women entrepreneurs are educated, often to a tertiary level; many have formal sector employment experience in their own country and overseas (e.g., in the United States, United Kingdom, France). These women are entrepreneurs in the formal sector. They raise funds from donors, banks, and other sources; work nationally and internationally instead of locally; and finance their own ventures. They are less affected by structural adjustment, and have a greater ability to recover. Their enterprises and commodities are diversified and include ones not usually associated with women (e.g., computers, telecommunications, tourism, agribusiness, construction, and real estate); they are invited to participate as entrepreneurs, not as women's representatives in mainstream arenas; they become involved in the issues of free trade agreements. Many of these women are involved in manufacturing, as well as in selling; they reinvest their profits in their businesses, many of which are more financially transparent; a few are or will be listed on newly constituted national stock exchanges. They work independently and own their individual corporations. They join formal organizations at national and international levels.

The paradigm presented in this chapter briefly describes the characteristics of these categories of women entrepreneurs. A comparison of the similarities and differences between the small- and large-scale traditional and the new women entrepreneurs is given in Table 1. The paradigm begins with the difference in scale of operation. Women entrepreneurs in the more traditional sector may be small- or large-scale in terms of their operations, although some of them are small-scale. In fact, micro- and small-enterprises (MSEs) as income-generating activities are often the norm for many women from all parts of the continent. These types of enterprises provide only small-scale remuneration, and, if often seen, handicap enterprise expansion. Women may not be able to accumulate sufficient capital to expand their operations and upgrade their management skills; their networks may be restricted to other micro- and small-scale enterprises. On the other hand, some women have worked their way up in terms of enterprises and profits to a larger scale, while others have come from high resource and wealthy families, and handle large-scale operations between rural and urban areas, as well as between countries. The latter still differ from the global entrepreneurs in terms of the informal nature of their business and their lack of global methods and financial transparency (see below).
The "Typical" Small- to Large-scale Women Traders

Small-, medium-, and large-scale women traders are ubiquitous in West Africa, and are increasing in eastern and southern Africa.12 The smaller the scale of operation, the more likely these women are to be marketing their own, their spouses', or their neighbors' agricultural produce in local and city markets (or in border areas), or to be selling small quantities of cloth and household goods. Small-scale women traders are involved in supplying much of the food to people in large cities such as Harare, Kinshasa, and Nairobi, as well as in provisioning their local village and household units.12 Women rarely receive formal recognition or assistance in these largely unregulated roles. Scholars have argued that patriarchy or male-oriented ideologies often prevent adequate recognition of female contributions, and, in some instances, limit women's participation.13 In fact, women's entrepreneurs are often proscribed by municipal regulations, and they may be subjected to harassment by local authorities. The sector, scale, and types of products are commented on in the next section and listed in Table 1.

Sector and Scale of Operation

The majority of women traders and entrepreneurs are in the informal sector where their activities are unrecorded and usually untaxed.14 Men and women traders may specialize in different commodities and employ different strategies.15 Women generally have less education to qualify for formal sector employment, loans, or programs, and hence, are more likely to be informal sector traders and vendors. Women's lack of formal education and use of African rather than European languages are not barriers to business transactions in the informal sector, where it is not necessary for them to secure licenses, keep accounts or records, or apply for bank loans. However, the informal sector may not be the ideal environment for doing business, because it lacks official support and limits capital accumulation.16

However, in low resource households, women's small-scale entrepreneurial activities usually make significant contributions to household survival strategies. This holds for both female-headed households and women in married households. In the agricultural sector, women's entrepreneurial endeavors increase household financial and nutritional resource levels, and increase women's participation in decision making.17 By contrast, for middle- and upper-income households, women's entrepreneurial involvement fa-
<table>
<thead>
<tr>
<th>Traditional/Typical Women Traders</th>
<th>&quot;New&quot; Women Entrepreneurs</th>
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<tr>
<td><strong>Medium-Scale</strong></td>
<td><strong>Large-Scale</strong></td>
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<tr>
<td>b. City markets</td>
<td>b. Business-to-business trade</td>
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<td>2. Sector</td>
<td>a. Retail</td>
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<td>b. Wholesale</td>
<td>b. Wholesale</td>
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<td>3. Capital</td>
<td>a. Own/family capital</td>
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<td>b. Borrowed funds</td>
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<td>c. Government provision</td>
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<td>d. Other</td>
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<td>b. Self-employment</td>
<td>b. Self-employment</td>
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<td>c. Sell others' products</td>
<td>c. Sell others' products</td>
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<td>b. Food products</td>
<td>b. Food products</td>
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<td>c. Manufactured goods</td>
<td>c. Manufacturing goods</td>
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<td>(1) W. Africa: fish, palm kernel, Shea butter</td>
<td>d. Manufactured goods (e.g., computers and electronics)</td>
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<tr>
<td>(2) Central Africa: grains, fruits, vegetables, fish, meat</td>
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<td>(3) Lagos: textiles and household goods</td>
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<tr>
<td>6. Education and Employment history</td>
<td>a. Little or no education</td>
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<td>b. No formal employment</td>
<td>b. No formal employment</td>
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<tr>
<td>7. Characteristics</td>
<td>a. Funds from spouses, friends, and relatives</td>
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<td>b. May market husband's products</td>
<td>b. Association among gender-neutral female entrepreneurs</td>
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<td>c. May ignore them</td>
<td>c. May be in business with other women</td>
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Table 1: Characteristics of Women Small- and Large-Scale "Typical" Traders and "New" Women Entrepreneurs

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<th>6. Associations and networks</th>
<th>Traditional Typical Women Traders</th>
<th>&quot;New&quot; Women Entrepreneurs</th>
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<tbody>
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<td>a. National and</td>
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<td>organizations</td>
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<td>b. Women's organizations</td>
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<td>c. Women's organizations</td>
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<td>b. Individual</td>
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<td>d. Backwardward linkages</td>
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<td>e. Women's organizations</td>
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<td>c. Forums, trade</td>
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<td>f. Backwardward linkages</td>
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<td>g. Women's organizations</td>
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<td>websites, social</td>
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<td>d. Women operate in</td>
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<td>Vehicles</td>
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<td>b. Women travel</td>
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<td>c. Sometimes transfer</td>
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<td>and hoops</td>
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<td></td>
<td>d. Occasionally border crossing</td>
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<td>10. Taxes and</td>
<td>a. Do not pay taxes.</td>
<td>a. Pay taxes</td>
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<td>Trade Agreement (Bottles)</td>
<td>b. Pay a lot</td>
<td>b. Only pay for trade</td>
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<td>c. Do not pay taxes.</td>
<td>agreement, or reduced</td>
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<td>d. Pay tax, last</td>
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<td></td>
<td>e. Pay taxes</td>
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<td>11. Profits</td>
<td>a. Large purchases</td>
<td>a. Return on business</td>
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<td>b. Bank account</td>
<td>b. Global sales</td>
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<td>c. Profit</td>
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Source: Anfaku.

cilitates such things as purchasing land and businesses, accumulating capital, securing advanced education, and participating politically. Small-scale women entrepreneurs provide large cities such as Nairobi and Harare with foodstuffs. They operate, sell, and deal with reduced profits because of large numbers of consumers.
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peasants, and provide foodstuffs for their families (often to augment husbands' inadequate wages), yet they are not viewed as serious provisioners of the city or even as income-earners.

Urban and peri-urban Kikuyu and Kamba women and men traders provide foodstuffs to Nairobi, a city of two million. Men traders tend to be younger, often land owners, wage job seekers, with few or no dependents, while women traders are older, often landless, and have families. Women lack formal education and have domestic responsibilities that contribute to their relative disadvantage in the marketplace. Like women in other African countries, women entrepreneurs in Kenya have less start-up and operating capital. Their profits on average tend to be less than men's who usually are better financed and buy and sell higher-priced commodities. Domestic obligations reduce women's selling hours and contribute to their withdrawing capital from the business for family needs. Poor women tend to sell in areas that may not be zoned for commercial activities, whereas some men can afford to locate their operations in legal areas with better access to customers, thereby earning higher profits. Such data show that women spend more total years in entrepreneurial activities, but men's individual businesses last longer.

Large-scale informal-sector traders move through the agricultural landscape, encouraging forward and backward linkages. Urban and rural women traders in Ghana encourage agricultural diversification by providing effective, small-scale marketing channels that help organize both female and male farmers in the countryside to produce for the market. They also extend credit to farmers, thereby functioning like an informal sector bank. Women traders' knowledge of what is being produced and what is needed by consumers gives flexibility to the system; this allows producers to respond to supply and demand and helps stabilize both local and city markets.

Similarly, large-scale women traders in cloth, textiles, and apparel both retail and wholesale these goods in urban and rural areas. In some areas, there is long depth of such large-scale trading with multi-generations of women in "wholesaling dynasties" and family businesses. Some have bought shops and the top ones have luxury cars and are nick-named "Nana Benz," in reference to their fancy Mercedes Benz cars that they have gained through their business acumen. This is well documented in the video, Mama Benz: An African Market Woman, about one such large-scale trader involved in selling cloth in Yogi. These generally older, illiterate, and uneducated women comport themselves in high style, are admired by younger women, and still haggle in the markers with their customers. Some cannot understand why
their daughters prefer to become educated and work as nurses, teachers, and secretaries, thereby earning less money than their mothers. Nevertheless, they pay to educate their daughters, as they have their sons. These women may get credit from local banks after they have been in business for a while, often based on their reputations or family names. They are rich but pay few or no taxes, as they operate in the informal, unregulated sector.

**Capital and Credit**

As women increase their commercial ventures, they begin to purchase land in rural areas and real estate in urban areas. The percentage of women who do so is low, perhaps an estimated 5 to 10 percent of commercial producers and urban entrepreneurs. The more common situation is that women do not own land and buildings, and therefore, lacking collateral, they cannot obtain credit and loans for commercial activities. They must rely on their spouses and relatives for start-up capital, usually only small amounts in the case of small-scale traders. One way for women to accumulate funds is by participation in rotating savings and credit associations (ROSCAs), sometimes called "merry-go-rounds," in which a group of women contribute weekly or monthly (on a regular basis) and then a different woman receives the total contributed each time. This allows a woman to obtain a large sum, at one time, which she often uses as start-up capital or for the purchase of a piece of business equipment. Large-scale traders may use these same methods, but may also receive substantial sums from family members, and some can obtain loans based on their family name or property.

**Husbands and Men**

Historically, Akan husbands might give their wives small amounts to start a business so they could have their own finances; 40 percent of adult women in 195s and 70 percent in the 1970s worked 6 to 11 hours per day as traders to feed their children. Igbo husbands were held in esteem largely according to the degree of their wives' success in the market, according to House-Mdamba and Ekechi. Yoruba women were not only expected to work and to pay for their children's, especially female children's, education, but occupied the market space as a political, ritual, and economic statement. They were expected to support and clothe themselves through market sales; women also sell goods they use: women, nurses, and whose wives, asked their husbands, although 75 percent of Kikuyu families are women. Family ownership often prevents adequate tend to keep money earned. Women sell small, frequent amounts for their savings, while bands sell larger quantities for their bank accounts. In order to use their labor on the farm, they mobilize the family to set up compounds separate and independence.

**Products Sold**

Small-scale traders and marketers sell a variety of products, including beer, crafts, and cloth. In the market, they sell a variety of goods, including grains, tubers, vegetables, and other products such as soap, which are harvested or produced in the market. The market is a complex, often chaotic environment where goods are exchanged and relationships are formed. The market is a place where people come together to buy and sell goods, and where information is exchanged about prices and products.

In most places, the market is a place where people come together to buy and sell goods, and where information is exchanged about prices and products. The market is a complex, often chaotic environment where goods are exchanged and relationships are formed.
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market sales: women also work as dressmakers, hairdressers, washerwomen, nurses, and schoolteachers. Women, especially non-customary wives, asked their husbands for start-up capital. By contrast, in Kenya, although 75 percent of Kikuyu women were involved in trade, some husbands adamantly opposed wives entering trade. Presently, market women are usually ignored in formal arenas, and by their society, municipal regulations are usually not helpful to them, and authorities frequently harass them. Traditional patriarchal gender ideology often prevents adequate recognition of their contributions. Women tend to keep money earned from trading from their husbands who might confiscate large sums, but who tend to "allow" small sums for household expenses. In an example from the smallholder commercial agricultural sector in Kenya, women sell macadamia nuts to the national company in small, frequent amounts for cash payments they can keep, while their husbands sell larger amounts quarterly, and their remuneration is deposited in their bank accounts. In another example, Kofyar women in Nigeria prefer to use their labor on their own holding to increase sales, and strategize how to reduce labor for their husband's commercial agricultural holdings. To do this, they reside apart from their husbands. Similarly, urban traders set up compounds separate from their husbands to maintain their earnings and independence.

Products Sold

Small-scale traders and marketers sell agricultural produce, cooked food, beer, crafts, and cloth. In West Africa, some specialize in palm and kola nuts, salt, fish, and Shea butter, while in Central-East Africa the products are grains, tubers, vegetables, and fruit. In Ghana, there is a woman-to-woman distribution system, often dependent on male truckers, industrial suppliers, and middlemen. In certain locales, such as Lagos, women previously specialized in herbal and household utensils in the past, but currently this has become "male" territory. Traders of any size who buy from the rural areas and sell in peri-urban and urban areas often provide foreword and backword linkages between these areas in terms of moving agricultural and craft products in one direction (towards the city) and manufactured items (agricultural tools and inputs, cloth, and household utensils) in the other (towards the country-side).

In most places, there is a gender division of labor. Women trade products, food, cloth, crafts, and pottery. Men control metal products. An ex-
ception is found among Wolof women, who are gold traders connected to the pilgrimage to Mecca. Commodities that require capital and direct connections to international markets are usually male-controlled; items to do with daily subsistence and local markets are usually female-controlled because of women's limited cash resources. For large-scale traders, there are exceptions, such as women in the Democratic Republic of Congo (DRC) who sell gold, diamonds, and electrical appliances, and those in Sierra Leone and DRC, who deal, along with men, in contraband diamonds.

Some large-scale women traders were involved in some extensive networks: some operated internationally-dealing both in wholesale and cash-and-carry in salt, fish, palm and cola nuts, Shea butter, cloth, and gold. For example in Togo, women in the upper wealth groups traditionally were highly organized, and their trade in cloth stretched from Côte d'Ivoire to Niger and the Democratic Republic of Congo. They controlled designs and had various organizational strategies. There were three categories of wholesalers: the wealthiest with incomes over 10 million CFA francs, who had import-export connections; the cash-and-carry business women who purchased their supplies from the first group and from some expatriate companies; and the retailers who sold in the villages and cities.

In terms of movement from small- to large-scale trading businesses, there are women who have made such moves, but they are rare. Esther Oculu, whose grandmother gave her some "small change" in which she bought oranges and made marmalade and then went on to own food products and textile factories, is a well-known example. But usually family connections and capital are necessary for movement to higher scales. Higher education and formal business sector experience are required for entry into formal sector businesses. The nature of the enterprise and the numbers of vendors often precludes much movement. For example, in urban Zimbabwe, there are both high and low-profit industries. Small- to medium-scale industries for men and women have different strategies and capital requirements, and few people rise from low- to high-profit industries. High-profit industries include retailing garments, auto works, carpentry, and electrical repair; low-profit industries include tailoring, vending foods and farm products, knitting, and wood carving. They represent 19 percent and 81 percent, respectively, of the MSEs, and most women tend to be in the latter. Women's micro-enterprises in Zimbabwe tend to be limited to trade in foodstuffs, food processing, and household goods, and to certain occupational categories (i.e., domestic service, beer-brewing, hairdressing, sewing, knitting, and increased competition for formal sector jobs (unrest) and who are charity recipients.

**Taxes, Tariff, and Transport**

Local market women: Products that are sold to households. They deal with informal sector officials. Large-scale avoid paying taxes to government officials and other officials and earnings with.

Transport and Organizations

The smallest-scale can sell. Most markets are ubiquitous "markets" are unreliable, because they are usually rent or own railroads as transport and Ahdajin to the Democratic Republic of using precious meg.
sowing, knitting and crocheting, and pottery and craft-making). They face increased competition from men, as well as from women, who have lost formal sector jobs (because of structural adjustment programs and political unrest) and who subsequently enter the informal sector, usually in the high-profit category.14

**Taxes, Tariff, and Duties**

Local market women generally link their earnings to the domestic realm. Products that are not sold are consumed, and profits are used for household items. They do not keep records or pay taxes, and, because they are in the informal sector, are neither counted nor accountable to government officials. Large-scale wholesale traders may have bank accounts, but they would paying taxes like the small-scale traders, and they are not accountable to government officials.15 They are more likely to be able to pay off custom and other officials if need be. They, too, often co-engage in business expenses and earnings with family needs and expenditures.

**Transport and Borders**

The smallest-scale traders head-load product, thereby limiting what they can sell. Most market women, however, must rely on local transport (the ubiquitous “mammy wagons” in Ghana), taxis, and kermies, many of which are unreliable, break down and charge high prices. The large wholesalers usually rent or own their own vehicles and hire drivers. Some may use railroads as transport points (such as Dakar-Niger, Brazzaville-Kindshasa, and Abidjan to the interior). Large wholesalers occasionally travel by air between countries.16 Medium- and large-scale women traders from the Democratic Republic of Congo fly to France and South Africa to buy goods, using precious metals and gems as currency.17

**Organizations and Associations**

Small-scale women traders may belong to local organizations of market women, and the large-scale wholesalers may be members of some types of national women’s organizations, but most traders are not members of formal organizations.18 Most are not members of the interregional and inter-
national organizations, although GAWE and AFWE have some large-scale traders among their members.

The “New” Women Entrepreneurs: Sector and Scale of Operation

Table 1 compares each of the variables of the new entrepreneurs with the small- and large-scale traders. All the new entrepreneurs are in the formal, registered, and recorded sector. They have established business locations (buildings, offices, etc.) and telecommunication methods and addresses (telephones, cell phones, faxes, usually email, and occasionally web sites).

Products Sold

Lucia Quachéy noted that “women thought there are only certain products for women, but now women own pharmaceuticals, agricultural equipment, and engineering companies. They are into the non-traditional export sector and value-added products.” The new women entrepreneurs are part of the new global village and information age. They own factories that manufacture textiles, apparel, furniture, jewelry, sanitary products, and packaged food products. In agriculture, some have specialized in large-scale production of high value crops such as roses and vegetables. They own service-sector businesses concerned with tourism, management, telecommunications, computer and information technology training, and public relations. Other non-traditional businesses that they operate are real estate, construction, transportation, and diamond/gold jewelry factories (see Table 2 for examples).

Transport and Travel

The new entrepreneurs have organized their transportation networks and have the costs and timing under control. Most have their own personal vehicles (either driving themselves or hiring drivers, and/or hiring vehicles) and fly inter-regionally and internationally for business activities. Most have traveled to Europe and North America on business and for training courses and university degrees. In Ghana, for instance, half of the members of the network there are returnees who have been educated for advanced degrees and/or worked in the United Kingdom. In the US for higher education.

Organizations

Women’s entrepreneurship large-scale market is a subsector that have had associations...
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Table 2: Examples of New Women Entrepreneurs’ Businesses

a. Ms. A, in West Africa, is the first professional subruben known as Nafloresse, which focuses on building capacity among African auditing firms so that they might compete with international auditors on regional matters. The group has developed a manual for professional certification and has already won several bids.


c. In East Africa, Ms. C is the Managing Director of a real estate company in Kenya. She has built the company into one of the country’s leading real estate firms in East Africa and is looking to expand her operation to the near future.

d. Ms. D opened Legacy Books and Distributors three years ago and has already outgrown her original location and has diversified into management and educational software.

e. In Southern Africa, there is a long list of prominent women entrepreneurs in the SADC. In South Africa, Ms. E heads her own ASA Texts Ltd., based in Durban, which specializes in conference management, events planning, and tourism policy. She led the way to the creation of the first SADC professional subruben, known as the TenTen. Chosen, bringing together 101 professionals from all 11 member states, the purpose of developing markets and building capacity.

f. Ms. F, a venture capitalist, heads the Zimbabwe Progress Fund, which invests in local ventures, including a hotel, four-star restaurant, and a large vegetable freezing plant.

g. Ms. G, formerly a senior manager in a major hotel concern, has built a successful diamond jewelry and production concern in Botswana and is discussing plans to the subruben with several major manufacturers.

*Cases from Osuiri (1999). Names are omitted.

and/or worked in formal sector companies in the United States and the United Kingdom. In Ethiopia, all the network members there went to the US for higher education and most worked in the US as well.

Organizations and Associations

Women’s entrepreneurial associations are not new in some countries, as large-scale market women, as well as business and professional women, have had associations for several decades. What is new are the recently
formed associations in which members participate in regional and international meetings, trade shows, and conferences. In Ghana, for example, the Ghana Association of Women Entrepreneurs (GAWE) and the African Federation of Women Entrepreneurs (AFWE) have sponsored three international trade fairs and investment forums (in Ghana, Ethiopia, and the United States). They have received funding from bilateral and multilateral United Nations organizations. Three regional African enterprise networks have been initiated and capacitated by international donors as well. The West Africa Entrepreneurial Network (WAEN) was first being initiated in 1992, followed by the East Africa Entrepreneurial Network (EAEN) in 1998, and the Southern Africa Entrepreneurial Network (SAEN) in 1999. A partial African Enterprise Network (AEN) of 31 member countries was constituted in Ethiopia in 2000 with delegates from all countries attending; most paid their own way. Members regularly travel to meetings within their country, as well as to regional and international meetings.

GAWE and AFWE are specifically women's organizations. Founded by Lucia Quachey in 1990, Quachey noted that members at first were concerned with women's issues such as divorce and female genital mutilation. The group then went on to consider women's economic issues. Quachey said, "we stopped talking about equality and rights, and just focused on making money." She also noted that "women were not being invited to anything important or considered an economic force. Women just come in handy (to be present or to speak) on women's issues." She also noted that women were afraid they would be asked to contribute, and so stayed away from meetings. However, GAWE and AFWE, currently located together in one location in Accra, Ghana, organized proposals and received funding from donors. GAWE and AFWE members are a mixture of large-scale traders and formal-sector businesswomen. One of their first ideas was inter-Africa trade, since each region has unique terms; further research is necessary to determine if this has been implemented. WAEN, EAEN, and SAEN operate using global standards and the principles of management capabilities. They focus on regional networks, trade and investment, as well as on improving the business climate in their own countries. Many are owner-operators of their own firms and have personal commitments in time and finances. These networks include both men and women; they assist members in capital generation, sourcing market intelligence, and network building. About 22 percent of Enterprise Network members are women; Table 2 provides a few examples of their businesses.

The organizing principles are: (1) financial autonomy, including being able to travel to the meetings; (2) an economic, apolitical agenda; (3) a focus on long-term status with 15 to 25 members representing a larger number of operations and working with entities; EAEN has 60 entities from 11 countries. Each has a headquarters in Ababa, Ethiopia (www.EAEN.net).

Some of the smaller national joint venture Netforces is a women's conference of partners as in ECONA and World Bank. Participants assemble their own advisors and thousands of other network members. Many business organizations members, both with the

Taxes and Trade

The new women at work are used on a world available and financial and their trade networks are designed to help them border open, and the trade. The head of the both large-scale and concerned about trade. Women trade, don't see the intrinsic terms of interactive and can move freely.
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on long-term sustainability; (4) membership that is individual and selective with 15 to 25 members per country who are like-minded; (5) cross-sectoral representation (e.g., agribusiness, tourism, manufacturing, etc.) which provides a larger platform; (6) formulation of strategic action plans with small numbers of operational objectives; and (7) playing a catalytic role in advocacy and working with strategic allies. WAEN has 350 members from 13 countries; EAEN has 60 members from 6 countries; and SAEN has 120 members from 31 countries. Each has a headquarters site (WAEN is in Accra, Ghana; EAEN is in Addis Ababa, Ethiopia; and SAEN is in Lusaka, Zambia) and a website (www.WAEN.net, www.H zupełniemarketers.co.uk).

Some of the achievements of the enterprise networks include: (1) cross-national joint ventures; (2) creation of professional sub-networks (for example, Netforce is a women's network, and the Tourism Cluster in South Africa does conference/event management and incentive travel); (3) official observer status at ECOWAS and COMESA; (4) mentoring of understanding with the World Bank and Ecobank; (5) regional and national investment funds (members assemble their own funds to attract investment and network members act as advisors); and (6) South-South capacity building. There are hundreds and thousands of other entrepreneurs in each country who are not Enterprise Network members. Most formal sector business people also belong to various business organizations (as do the Enterprise Network, GAWEN, and AFWE members), both within their countries and internationally.

Taxes and Trade Agreements

The new women and men entrepreneurs follow business procedures that are used on a world-wide basis. They pay taxes and keep records that are available and financially transparent. Most have accountants. They use the profits for business reinvestment and raise salaries. Women, as well as men, lobby for trade agreements that will reduce tariffs and duties and will keep borders open and the need for bribes at a minimum.

The head of GAWEN and AFWE, reflecting on the membership of both large-scale traders and formal sector businesses said: "We are also concerned about trade duties and women being able to move across borders. Women traders actually walk on the ground, while the men fly over. They don't see the immigration officials and the required money and bribes. In terms of interactive trade, women want harmonic trade treaties so people can move freely. As a result, men have to listen to us."
E-commerce: Traders versus Businesspeople

It is useful to comment briefly on e-commerce and its practitioners. E-commerce may be carried out by both informal and formal sector businesses, and in Africa, both participate. Grieco has studied the e-commerce global market for African crafts, especially from Ghana. The internet has become the place in which a "Kente connection" for ordering this Ghanaian cloth has been built. For example, one site deliberately requires the user to learn about African culture while placing an order. Grieco argues that the adoption of e-commerce methods enables women to remain within their residences and participate in international trade. As women have limited time and domestic duties, they can do internet transactions along with their duties and when others are sleeping. This is most likely a variation of the large-scale trader, but the company owner could be one of the new entrepreneurs. It seems this level of e-commerce involves a new breed of traders (they or their children are connected to the world wide web). These may not be formal-sector businesses. As elsewhere, e-commerce is a mixture of scale and types of operators.

Some GAWE and AFWE members, both in the informal and formal sectors, as well as about 35 percent of the AEN members have web sites. They generally describe their companies and differ from the so-called craft e-commerce web sites where overseas customers buy kente cloth. Formal sector businesses are trying to deal with the lack of credit cards in Africa. Because few Africans have credit cards, and those who have them are linked to accounts and banks in developed countries of the west, the same methods of ordering products cannot take place. However, ingenuous strategies are being devised. In Ghana, for example, BeshyguyGhana.com, which is owned by a WAEN member, has devised the method in which local businesses pay to be listed on the webmail. Customers can shop and place an order that carries a discount. But instead of purchasing and paying for the product on line (because of the lack of credit cards), customers print out invoices and must go to the store to pay for and collect the goods. Other entrepreneurs are devising ways to pay for items, given the insecurity of the web system and the lack of credit cards.

Conclusion

The "typical" women entrepreneurs are informal sector marketers involved in provisioning cities in food stuffs and clothing; the "new" generation of
women entrepreneurs, along with their male counterparts, are involved in provisioning countries in formal sector manufactured goods and services. The typical women entrepreneurs are traders who sell local agricultural products or items manufactured elsewhere, while the new generation have companies that manufacture goods and offer services. Their lack of capital, education, and assistance above the household level, and scale of operation limit traders. New entrepreneurs are educated, have capital and collateral, and gain assistance through business capacitation programs and formal medium- and large-scale establishments. I will be carrying out additional research to flesh out the paradigm more fully. However, at present the contrast may be marked by the following comparison.

Nancy Hire1 summed up what she called the "ten tenets of women's entrepreneurship" applicable to the women traders in Zimbabwe whom she studied, but which seem applicable to traders in many parts of the continent: (1) entrepreneurship is a gendered activity; (2) market women take risks; (3) they diversify income-earning activities; (4) they create micro-enterprise niches; (5) they do not have access to formal capital opportunities but rely on spouses, kin, money-lenders, and savings; (6) entrepreneurship requires market intelligence and reliable wholesalers, as well as knowledge of clientele and their preferences; (7) women apprentice themselves to experienced traders to learn entrepreneurial skills; (8) they adapt trading techniques to available locales and spaces; (9) women strategize in terms of ways to make a profit and devote much time to their business; (10) some women find freedom from domestic chores by engaging in entrepreneurial activities.

Based on my research concerning the African Enterprise Network members and other formal-sector business owners in several countries, I find the following ten tenets for the new women entrepreneurs: (1) the traditional gender division of labor of the traders gives way and women globalizes enter more traditional, formal-sector enterprises based on their education and training; (2) women in network enterprise women members are considered as businesspeople in mainstream arenas, and not as separate category of "women" entrepreneurs; (3) there is little or no movement from the informal- to the formal-business sector. Traders do not become new generation business women; (4) many women still use their own and familially money, but some obtain loans and bank funding, although it may still be more difficult for women than for men to obtain credit; (5) they obtain market intelligence through global methods that include telecommunications, the internet, network members, incursional travel, etc.; (6) entry into business is based on formal education and formal-sector employment.
backgrounds, but some still rely on family connections as an entry route; (7) they belong to national and international associations/networks, as well as to those that are gender- and profession-specific; (8) new entrepreneurs keep their businesses separate from family and domestic concerns; (9) they adapt to global standards of accountability and financial transparency; (10) entrepreneurship involves risk-taking; these women may be set apart from salaried personnel because they have taken such risks and created businesses while others only "dream" about doing so (this point was noted by many enterprise network members).

Hence, the new generation of entrepreneurs is making use of individual and group networks, and the women operate in previously all-male arenas. Judith Aidoo, a Ghanaian woman who has worked on Wall Street at Goldman-Sachs, and now is working for the Titan Corporation that is bringing advanced telecommunications, including cell phones, to West Africa, comments: "Africans see technology as the great equalizer, with a focus on the individual versus institutional investments." As such, they are moving ahead in the global market place at a fast pace. The new generation of African women entrepreneurs are on this bandwagon.

Notes


4. Clark, Omari Am My Husband.

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17. Spring, ed. Wissen Farmers.


19. Ibid.


32. Clark, Omoso. “Overcoming Challenges”; and Otim, “Negotiating Identities through Adjustment Programs.”


34. Spring, ed. *Women Farmers*.


38. MacCaffrey, “Creatively Coping with Crisis.”


40. Ibid., 94.

41. Ibid., 101.

42. This is documented in the film, “Pea Woman,” UN Television, 1974, and personal communication, July 2000.

43. Daniels, “‘What Drives the Small-Scale Enterprise Sector in Zimbabwe?’”

44. Otim, “Negotiating Identities through Adjustment Programs.”


46. Ibid.

47. MacCaffrey, “Creatively Coping with Crisis.”

48. It is not known at this time if large-scale traders belong to chambers of commerce.


50. Personal communication with Esther Oculi, July 2000.

51. Personal communication, 1999.
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52. GAWI has secured donor funding from UNDP and UNIFEM and was one of the first to take women's associations invited to the G4G in Paris and various G7 meetings, according to Lucia Quachey (personal communication, 1999). The first Global Trade Fair and Investment Forum was held in Accra in 1996, the second in Addis Ababa in 1998, and the third in Miami, Florida, in 2000. Women from thirty-eight African countries attended the first; twenty countries were represented in the second; and thirty-three countries were represented in the third.


55. WAEN countries include Benin, Burkina Faso, Chad (despite its Central African location, Chad belongs to the WAEN due to its traditional trade flows with that region of Africa), Côte d'Ivoire, The Gambia, Ghana, Guinea, Mali, Mauritania, Niger, Nigeria, Senegal, and Togo. SAEN countries include Botswana, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, South Africa, Swaziland, Zambia, and Zimbabwe. SAEN signed a Declaration of Intent with COMESA for cross-border trade, agriculture, tourism, telecommunications, human resource development, business and financial services, light manufacturing, trade, and joint ventures for privatization (SAEN Newsletter, September 1999, 1). EAEN countries include Burundi, Ethiopia, Kenya, Rwanda, Tanzania, and Uganda. See Osei, "The Enterprise Network Initiative."

56. Osei, "The Enterprise Network Initiative."

57. Quachey, "The Impact of Women in Africa's Economy."

58. There are about 100,000 Internet users in Africa, and three-quarters of the capital cities are on line. In Kenya, women are building an electronic network that includes a database of contacts and on-line discussion (<http://www.africaonline.co.ke/AfricaOnLine/women.html>.


60. Ibid., 2.

61. Ibid., 2.


64. Personal communication with Julian Morris, June 2000.

65. Horn, "Overcoming Challenges."