

Liseli Women Empowerment Initiative March – June Report



EXECUTIVE SUMMARY

The exposure to financial education during this period has led to changes in our participants' financial behavior. The participants have been given lessons on budgeting, savings and debt management. There has been an increase in knowledge regarding saving strategies and participants have begun to reduce unnecessary expenses. The outcome of these trainings is indicating that participants are aspiring to save and manage their finances despite being challenged by food and recurrent financial crises. We believe that in the long term, these changes will facilitate better decision making and improve overall financial wellbeing of the participants.

THE PROJECT

FINANCIAL LITERACY TRAINING

For the past 16 weeks, our financial literacy trainer has been on top of her game going through numerous topics on financial literacy with the women. The participants have been so appreciative of the knowledge they are gaining and are able to relate this knowledge to their real-life business situations. Many have been able to identify some of the common mistakes they make while doing business and in personal financial choices.



BUSINESS INVESTMENTS

We were so excited to learn that within a few days of receiving their empowerment funds, some women went straight into business without wasting time. Here are some of the businesses that our participants are engaged in:

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Mercy: Mercy is a 29-year-old single mother of a 6-year-old daughter. Mercy lives with her father who is very ill. She lost her mother years ago. She is literally the one taking care of her father and providing for the family. She has no support from any of her relatives; therefore, she relies on temporary jobs to help her sustain her basic needs. She is equally not too well health wise; hence she is unable to maintain most of the jobs she finds due to recurring illnesses.



Mercy decided to begin a business of selling assorted food spices. She orders large quantities of spices from the capital city (Lusaka) and repackages them in smaller quantities. We were so amazed to see how she packaged her spices in order to make them attractive to her customers. She acknowledged that she learned a lot about packaging in the first training that Liseli conducted. She is so far growing her business as the demand for her product is becoming huge each day. She is now supplying the spices to some local restaurants, guest houses and individual households within Livingstone.

Sharon: Sharon is a single mother of three boys. Her husband abandoned her and the children years ago. All the three boys are very smart in school. This is one of the reasons why Sharon is working really hard as she wants her children to be educated and be able to get good jobs and take care of themselves. She has been raising some funds through working as a house helper but since the COVID pandemic began, she has had no source of income. Through her sewing skills, she decided to start knitting door mats to help her raise some money to feed and educate her children. She had limited capital to run this business as the family needs were too demanding. After she received her funds from Liseli she was able to multiply her production and she says her business has reached a point where she cannot meet the demand. She therefore started teaching two other women how to knit doormats so that they could help her meet the demand. Sharon wishes to grow her business even bigger and hopes that it will help her pay college tuitions for her children.



Madren: Madren is a mother of four. Using her funds from Liseli, she ventured into the poultry business because she had prior experience. Initially she began with only fifty (50) chickens. She could not continue the business because she gave most her chickens on credit and people did not pay back. She says she learnt her lesson and now that she has started the business again, she will be wiser now that she is getting tips on how to run a business. She has increased her initial number of chickens from 50 to 130. This has brought so much joy

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to her as she feels this is her financial breakthrough. She is supplying chickens to local restaurants, neighbors and other community members (*on a cash basis now*).



Beatrice: Beatrice lives with her husband who is unwell. She is the main provider of the family as the husband has limited working abilities. Beatrice is more of a versatile business woman. She has refused to limit her business to one. She has multiple businesses that are seasonal. Her main business is selling an African polony like cake called *Chikanda*. This cake has quite a demand among a lot of residents in Livingstone. She says because she had limited funds, she could only make one cake a week but now she is able to make four of them a week and she has employed one other woman to help her sell. She also goes into the local villages around Livingstone to sell or exchange second-hand clothes as well as groundnuts, maize, or any product that is available during that particular season. This kind of business has helped her have multiple streams of income. She appreciates the financial literacy lessons as they are helping her learn how to save and reinvest in her business.



Precariah, Josephine & Carol: These single women chose to train as tailors with Pure Skills. They were so passionate about learning how to sew and wish to be the best fashion designers in Livingstone. After 8 weeks of training, the ladies' first project was making reusable sanitary pads to be distributed to vulnerable girls around Livingstone. This gave them an opportunity to sharpen and polish their skills. They were able to make 250 sanitary pads that met the required standard. They all decided to pool the money they received from Liseli and started designing Chitenge (African Fabric) clothes and bags. They also engaged in a business of buying maize from local farmers in villages and reselling it to local millers to grind it into mealie-meal which is our staple food.

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Aviola: She is a mother of three children. With her funds she was able to start a business of reselling women's clothes and footwear. She gets her supplies from the capital city (Lusaka) and sells the products in Livingstone. Her business is steadily growing and she is happy that she is able to save her profits and hopes to increase her order supply sooner.



Hellen: She orders rice and groundnuts from different sources in bulk and repackages them in smaller quantities to be resold at retail price. She had been doing this business before she was chosen as one of the beneficiaries. She needed some money to boost the business and she is happy that now she has more supply therefore she is making more profits than before.



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SUPPORT

We have continued to make regular visits to our participant's homes and business places to find out how their businesses are doing.



MILESTONE / ACTIVITIES

Liseli Initiative and Pure Skills have categorized all the activities into 6 phases. So far we have successfully completed the following phases:

PHASE	DESCRIPTION	STATUS
Phase 1: Business & Entrepreneurship Training	We trained 20 women in business.	Successful
Phase 2: Home Visitations	We visited 10 shortlisted women.	Successful
Phase 3: Disbursement of Funds	10 women were given empowerment funds	Successful
Phase 4: Skills & Financial Literacy Training	Due to COVID restrictions on gatherings, we intensified the training and covered the most important topics. We are now supporting the participants on an individual basis.	Successful
Phase 5: Monitoring and Support	Monitoring and supporting individual participants in their business.	Ongoing
Phase 6: Evaluation and Final Report		Pending

CHALLENGES

During this phase, we experienced quite a number of challenges in executing our work. The country has been on a number of lockdowns due to the increase of COVID-19 cases in the country. This has had a huge negative impact on most of the businesses as there was restriction in movement; most of the participants could not sell their products in time to order new ones. This led to some participants spending most of their profits on home needs so progress was slow in expanding their business.

Because of the lockdowns, the Zambian economy is on a free fall, meaning prices of commodities increase each day. This has proven to be challenging to our participants as it makes it difficult for them to budget and realize enough profit because every time they want to re-order their goods/products, they find an increase to the prices.

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Unfortunately, one of our participants was swindled of her money as she went on a business trip. She entrusted someone to buy and deliver the goods she was supposed to sell; unfortunately, the swindler took her money. After a thorough investigation, the police told us that the same swindler has swindled many other unsuspecting business people and the police have launched a man hunt for him. After confirming this unfortunate situation with the police, Liseli team is yet to decide what appropriate course of action to be taken in order to assist the victim.

Two of our participants had some family members test positive with Covid-19 but without serious complications; this forced them to self-isolate for 14 days, hence losing out on business. However, they are on a business recovery plan and seem to be making impressive progress in getting back on their business feet.

ACKNOWLEDGEMENTS

We continue to be grateful to Kitchen Table Charities Trust for funding the Women Empowerment Initiative. Despite the numerous challenges COVID-19 is presenting to us, it makes us happy that we are able to help some families have a decent meal, shelter and education. The beneficiaries are not only the 10 women but their children and relatives. Zambian families are mainly made up of extended family members; hence one relative's success means a huge family success. We wish to expand this project even further and we hope to get the much-needed support.

Liseli Initiative would also like to thank Anike Foundation for being supportive and immensely participative in the smooth running of the Women Empowerment Initiative project. Particular appreciation goes to Susanne Carter, our volunteer grant writer, for her valuable collaboration and exciting engagement in this project.



THANK YOU FOR YOUR SUPPORT, KITCHEN TABLE CHARITIES TRUST.

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