

Implementation Report

Women-Led Microenterprise Incubation January 2023 – December 2023

1. Project Overview

- **Title:** Women-Led Microenterprise Incubation
 - **Location:** Kaoma District, Zambia
 - **Duration:** January – December 2023
 - **Objective:** Support rural women to establish sustainable microenterprises through training, startup capital, and cooperative marketing, thereby improving household incomes and reducing poverty.
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2. Background & Rationale

- Rural women in Kaoma face barriers to entrepreneurship including limited access to capital, markets, and business skills.
 - Women are primary caregivers, yet they remain economically marginalized.
 - This initiative aligns with Zambia's Gender Policy and SDG 5 (Gender Equality), promoting women's economic empowerment and resilience.
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3. Activity Components

- Selection of 10 women's groups (5–7 members each).
- Training in entrepreneurship, bookkeeping, and cooperative management.
- Establishment of a revolving fund to support small enterprise startups.
- Mentorship and cooperative marketing linkages.

- Monitoring and documentation of enterprise growth.
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4. Execution Phases

Phase 1 – Mobilisation & Training (Jan – Mar 2023)

- 10 women's groups identified (total 65 women); trained in enterprise management, savings culture, and recordkeeping.

Phase 2 – Revolving Fund Launch (Apr – Jun 2023)

- \$15,000 revolving fund established; seed loans issued to 8 groups for tailoring, poultry, and vegetable enterprises.

Phase 3 – Business Mentorship & Market Linkages (Jul – Oct 2023)

- Business mentors provided monthly coaching; 3 market fairs organized linking women groups with buyers.

Phase 4 – Monitoring & Scaling (Nov – Dec 2023)

- Income tracking conducted; successful groups reinvested profits into business expansion.
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5. Implementation Timeline

- **Jan – Mar 2023:** Group mobilisation & training
 - **Apr – Jun 2023:** Revolving fund setup & disbursements
 - **Jul – Oct 2023:** Mentorship & market fairs
 - **Nov – Dec 2023:** Monitoring & scaling
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6. Outcomes & Impact

- **Enterprise Creation:** 50 new small businesses established (tailoring, poultry, agro-processing).
- **Income Growth:** Women’s household incomes rose by an average of 40%.
- **Market Access:** Women participated in 3 district market fairs, securing new buyers.
- **Social Impact:** Women gained confidence and leadership roles in cooperatives.

7. Key Partners

- **Zambia Cooperative Federation:** Cooperative formation and governance support.
- **Local NGO Business Mentors:** Training and mentorship.
- **Kaoma District Council:** Market linkage facilitation.
- **Funding Partner:** Gender Equity and Livelihoods Fund.

8. Beneficiary Testimonial

“My tailoring business now earns enough to pay my children’s school fees. Before this program, I struggled even to buy materials. Today, I feel independent and proud.” — **Ruth Namukoko, Cooperative Member**

9. Financial Report – Gender Equity & Livelihoods Fund (\$40,000)


| Budget Item | Amount (USD) | Description |
|--------------------------------|--------------|--|
| Mobilisation & Training | \$8,000 | Group identification, workshops, materials |
| Revolving Fund Capital | \$15,000 | Seed loans for microenterprises |
| Mentorship & Business Coaching | \$5,000 | Monthly mentoring, expert visits |
| Market Fairs & Linkages | \$4,000 | District-level trade fairs, exhibitions |
| Monitoring & Income Tracking | \$3,000 | Data collection, assessments |

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|------------------------------|-----------------|--|
| Reporting & Dissemination | \$2,000 | Printing, report launch, media |
| Administration & Contingency | \$3,000 | Coordination, overhead, buffer |
| Total | \$40,000 | Funded by Gender Equity & Livelihoods Fund |

Summary

The Women-Led Microenterprise Incubation project empowered 65 rural women in Kaoma to establish and grow small enterprises, boosting incomes and creating resilient livelihoods. With strong mentorship, a revolving fund, and market linkages, women are now self-reliant and actively contributing to household welfare and local economies.

Approved by:


Mundia Situmbeko
Executive Director, Katupark Cooperative Society
Date: 15th December 2023