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#### Investing in Women

Women's Economic Empowerment Success Stories



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#### Introduction

Based on the 2010 United Nations Department of Economic and Social Affairs (UN DESA) report "the World's Women 2010: Trends and Statistics," women's contribution and participation in the global economy in 2001 was estimated at 55.2%. In East and the Pacific, the rate was 70%, in South Asia 43.6%, and in Latin America and the Caribbean 42%. However, only roughly 29% of Arab women participated in the national economies of their Region. Coupled with a global unemployment rate of women estimated at 17.1 per cent compared to that of men at 10.6 per cent, the situation calls for an overall restructuring of programs for economic empowerment of women, one to be launched through the support of UNIDO and various stakeholders in order to bridge the gap which the Arab region is facing.

In his commemoration of International Women's Day in 2014, United Nations Secretary-General Mr. Ban Ki-moon's has said:

"Throughout the world, discrimination against women and girls is rampant, and in some cases getting worse. But we also know equality for women is progress for all. Countries with higher levels of gender equality have higher economic growth. Companies with more women on their Boards have higher returns. Peace agreements that include women are more successful...Next year is also the deadline for our work to craft the post-2015 agenda and sustainable development goals. Women's rights, women's empowerment and gender equality are essential components of this conversation..."

In taking a closer look at the Sustainable Development Goals (SDGs), it is clear that the economic empowerment of women will undoubtedly lead to the political and social empowerment of women required in attaining these goals.

The status of women varies from country to country, and in fact it varies even within these countries themselves. To address these divergent gaps, programs for economically empowering women have to be addressed at four levels: the public sector, the private sector, the multinational organizations and the non-governmental organizations. The UNIDO Investment and Technology Promotion Office (ITPO) in Bahrain, part of a larger global network of UNIDO ITPOs, works at precisely this nexus.

Established under a joint agreement between its host country and UNIDO, the Investment and Technology Promotion Offices facilitate investment flows and technology transfer between host and recipient countries to promote inclusive growth and creation of wealth in developing countries. The UNIDO ITPO Network carries out its mandate through partnerships, fora, capacity building, advisory services, and business matchmaking. The first UNIDO ITPO was established in 1980; currently, 9 UNIDO ITPOs operate throughout the world--in Bahrain, Beijing, Shanghai, Italy, Japan, the Republic of Korea, the Russian Federation, Nigeria and more are on the horizon.

Realizing the mounting pressures from the growing Arab youth population and the need to create 170 million jobs for Arab youth by the year 2020, UNIDO ITPO Bahrain together with the Economic and Social Commission for Western Asia (ESCWA) embarked on a major study about the major challenges limiting the economic empowerment of Arab youth in Bahrain, Jordan, Lebanon, Syria and Egypt. The study concluded that although the Arab region has various positive attributes towards economic empowerment, a specialized and focused organization is necessary to share best practices and develop an environment conducive to entrepreneurship development.

Accordingly, under the banner of South-South cooperation, the Bahraini and Indian Governments established the Arab Regional Center for Entrepreneurship and Investment Training (ARCEIT) under UNIDO ITPO Bahrain in 2001, which was transformed into the Arab International Center for Entrepreneurship and Investment (AICEI) in 2013. This publication compiles the success stories of the female entrepreneurs who participated in this center's Enterprise Development and Investment Promotion Program - EDIP.

### Mission

The mission of UNIDO ITPO Bahrain is to mobilize resources (finance, technology, knowhow, managerial) from Bahrain and the Arab region to developing countries and economies in transition. UNIDO ITPO Bahrain's entrepreneurship development work is housed under the Arab International Center for Entrepreneurship and Investment (AICEI) which conducts programs and courses such as the Enterprise Development and Investment Promotion Program - EDIP. This Program is a package approach aimed at developing the capacities of potential entrepreneurs, both male and female, in order to assist them in developing their own private businesses. The Enterprise Development and Investment Promotion Program - EDIP is multifaceted in the sense that it need not only assist in developing start-up entrepreneurs (Enterprise Creation Program) but rather represents a major mechanism for upgrading and expanding *existing* enterprises (Enterprise Growth Program). Moreover, it facilitates and promotes domestic investment which undoubtedly leads to the attraction of foreign direct investments mainly through the linkage with the UNIDO ITPO Network, thus leading to job creation and a more diversified economy. The mission of AICEI has 7 features

- Contribute to the economic empowerment of youth and women regionally and internationally
- Unleash and stimulate the spirit of entrepreneurship through various awareness and support programs for women and youth
- Assist in developing eco-systems for the development of micro, small and medium enterprises (MSMEs) through capacity-building programs, technology transfer, financing and incubation systems
- Share and disseminate best practices for the development of value-added services to entrepreneurs through local support institutions
- Institutionalize business counseling and mentoring programs aimed at facilitating enterprise growth
- Establish and maintain business incubator systems as they play a key role in the development and growth of MSMEs through a range of services offered
- Develop linkages between financial institutions and entrepreneurship programs

## UNIDO ITPO Bahrain's History of Women's Empowerment

#### The 6th Forum for Businesswomen in Islamic Countries:

in Bahrain, December 2012, attended by around 150 participants from 36 Member Countries, representatives of Islamic Development Bank Group (IDB) and International Finance Corporation (IFC) of the World Bank Group and some other local and international institutions, producing the Manama Declaration 2012 on "Women and Youth Economic Empowerment in Islamic Countries"

Women Economic Empowerment Centers: in Abu Dhabi, UAE, enhancing potential women entrepreneurs' capacity to conceive, develop and implement entrepreneurial/income-generating activities, and enhancing and/or expanding performance and growth of existing women-owned enterprises; in

cooperation with the Family Development

Foundation

2012 2012

**Entrepreneurship Center at the Royal University** 

**for Women**: in Bahrain, a career orientation center on entrepreneurship provides value-added services to potential women entrepreneurs/students. There have been 20 professors from the Royal University for Women trained on enterprise development and investment promotion

Banks of Innovation: in Bahrain, Sierra
Leone, Jordan, Lebanon, Syria, Egypt, Sudan
and Yemen, which provide microfinancing
schemes without collateral to potential
entrepreneurs, namely women, that would
help them in boosting their business and
hence moving from the informal to the formal
sector. UNIDO ITPO Bahrain offers the
non-financial services, and the banks provide
financial services to potential entrepreneurs.
UNIDO ITPO Bahrain in cooperation with
the Bank Al Khartoum and the Family Bank
in Sudan are in the process of developing a
non-financial unit in both banks

Riyadat: in Bahrain launched in 2013, the first women incubator/mall allowing its entrepreneurs to display and sell their products and services The 7th Forum for Businesswomen in Islamic Countries: in Iran, October 2013, attended by 350 businesswomen and followed up by the development of a Women Economic Empowerment Center in Tehran

The 5th International Women Entrepreneurs
Summit and Exhibition on "Economic
Empowerment through Inclusive and
Sustainable Industrial Development": in
India, May 2015, addressed the best practices
for the economic empowerment of women in
addition to creating linkages between Indian,
African and Arab women entrepreneurs;
attended by 250 women entrepreneurs from
19 countries, granted the Indira Gandhi
"Priyadarshani Award 2015" to a number
of women entrepreneurs, including three
Bahraini Entrepreneurs in recognition of their
achievements and their major roles in the area
of social corporate responsibility

2015

2013 2013 2015

Boutique 33: in Kuwait, launched February 2013, unique incubator that encompasses all the services of a business incubator yet maintains the features of a shopping mall, and whose business counsellors were trained by UNIDO ITPO Bahrain and the Ministry of Social Affairs and Labor and **United Nations Development** Program Kuwait in the business development phase of start-up and growth hence facilitating the process of migrating entrepreneurs from micro to

The Arab-African Businesswomen Council in the International Entrepreneurs Investment Forum: in Bahrain, January 2015

(Femmes Chefs d'Enterprises Mondiales): in Bahrain, March 2015, attended by 400 women entrepreneurs from around the world, served as a platform to encourage networking and for the creation of new business partnerships across borders and sectors. 350 bilateral meetings were organized, leading to the signing of 40 letters of intent, with an estimated investment of \$110 million USD, in various sectors, namely, manufacturing, tanneries, gold

processing, food, health and agriculture

The 63rd FCEM World Congress

2015



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### Khulood Abdulqader, Bahrain Gem of a success story



Khulood Abdulqader is the founder of **Curve**, a boutique jewellery atelier whose work combines the best of Bahrain's pearling heritage and the narrative of contemporary Bahraini women's empowerment through education and social support.

Ms. Abdulqader made the transition from government employee to entrepreneur in a stunning leap of professional empowerment, supported by her background in gem and jewellery science. The former officer in Bahrain's Ministry of Commerce and Industry's Gems and Pearl Testing Laboratory, was the first Bahraini woman to qualify at the Gemmological Institute of America (GIA).

In her words: "At first, I worked from home and showcased my creations at ladies' associations and bazaars attended by influential ladies. Soon orders started coming in and I decided to strike out on my own. I was content with the fact that my reputation was growing and I was making about \$ 5,000 to \$8,000 USD a month in profits. But UNIDO ITPO Bahrain raised the bar on my ambitions. I learnt to professionally channel my talent and gained valuable technical knowledge on how to run a business."

Today, Curve Jewelry has an annual turnover of \$1 million USD a year and a net worth of \$3 million USD. Abdulqader remarks, "when I started, I had the technical skills from my work at the Ministry's gem lab and my study at the GIA. I had the flair and creativity that got me clients. But it was my training with UNIDO ITPO Bahrain that taught me to prioritise my growth and business development. The programe supported helped me to leverage my skills to get bigger loans for my business expansion, for example."

"Establishing my business was the first step. It was through the exposure in regional exhibitions that allowed me to see and understand current industry trends and promote my own creative vision. I am now working with the UNIDO ITPO Bahrain team to transform my business into a franchise concept in the region. It is a big step in an industry that is dominated by brands with centuries of fashion history."

# **Nawal al-Sabbagh, Bahrain**Bouquet of Triumph



Nawal Al-Sabbagh runs one of the best-known florist and chocolatier shops, **Nawal Flowers**, in Bahrain. Her clients include royalty and some of the most discerning and wealthy families who value her artistry and quality finish. Her unique story was not always roses though – or rather, it was a rose garden with its share of thorns. Through a failed partnership in an earlier business and the urgent need to provide for her children as a single mum grew her determination to rebuild her business and succeed once again.

As Al-Sabbagh says, "I come from a family where we were not entrepreneurial but we were very independent. From childhood I was taught to find ways to solve challenges and this stood me in good stead when I faced the issue of re-starting my business."

"We Bahraini women have a long history of independence and entrepreneurship but it needed to be re-shaped to fit the 21st century context.

Al-Sabbagh's inspiring story of business reconstruction began when she found her earlier partnership falling apart just when she was also in the midst of a personal life crisis. "Many of my former clients from the earlier flower business contacted me and asked me to handle their special event décor but I was unable to do so because I needed capital for flower and chocolate. I didn't want to overload myself with loans although family and friends wanted to help. I am an artist and in all the turmoil, I had turned to painting to calm me. I sold these paintings to raise the capital and contacted my old suppliers. To my delight, they were happy to extend credit and help me to start again because they believed in my ability to succeed."

Initially, Al-Sabbagh worked from her home, supplying tastefully arranged flowers and gifts of top-quality chocolates to VIP clients. Her big break came when she went to the Bank of Bahrain and Kuwait (BBK) to

negotiate a bank overdraft. It was Ramadan and the PR department was preparing to place an order of Eid sweets for VIP customers. Al-Sabbagh persuaded them to use her artistic talent to create a custom-made Eid greeting and also her chocolate supplies.

"Entrepreneurs must always watch for opportunities. I was able to convince BBK of my reliability as a supplier and as a good SME client. I never used the overdraft but got a great client in BBK!" The three secrets to business success, according to Al-Sabbagh, are to build trust in customers and suppliers because both are your partners in success; to offer quality at a reasonable price always and to always believe in oneself.

"UNIDO ITPO Bahrain's structured approach to enterprise creation and growth means that we have access to counselling and global exposure. This makes UNIDO ITPO Bahrain successful in its nurturing of women entrepreneurs and stimulating economic empowerment of women."

Al-Sabbagh is currently working with UNIDO ITPO Bahrain to expand and enter the franchise business for her, florist and chocolatier brand.

"You have to explore ways of reinventing your business. In this business, nothing smells sweeter than success!"

### Huda Janahi, Bahrain A True Ambassador of Entrepreneurship



Fifteen years ago, Huda Janahi started her business, Global Cargo and Traveller Services, with start-up capital of 1,000 Bahraini Dinars (around US\$2,650 at today's exchange rate). She ran the business single-handedly from an office in a small rented space in Muharraq, Bahrain's third largest city.

For the first year, all progress was blocked because her application for a commercial registration was rejected by the Ministry of Commerce. She was told that women could not receive a commercial registration to operate in the cargo industry. Undaunted, Janahi refused to accept "No" for an answer, and she joined UNIDO ITPO Bahrain's Enterprise Development and Investment Promotion Program - EDIP. In 2001, after graduating from it, she applied again for registration and her application was finally accepted.

Within a few years, Janahi built up her company into a huge, successful enterprise and, in 2008, she signed a merger worth US\$3m with the Kuwaiti cargo company, Global Logistic Company, which serves the whole Middle East region. Currently, she owns 8 businesses in services, retail, media and manufacturing employing 85 staff, and her net worth is estimated at \$25 million USD.

Today, Janahi is an award-winning businesswoman, one of the most influential women in the Arab world according to Forbes magazine, and she is hailed as a role model for budding female entrepreneurs across the Persian Gulf region.

Huda Janahi has received numerous awards and recognitions: the Mohammad bin Rashid Award for Young Business Leaders for the "Best Arab Start-up Business in the Arab World for the Year 2005," "Investor of the Year Award in the Category of Young Innovative Entrepreneur for the Year 2006," "the GCC Young Entrepreneur Award for the Year 2008" at the Women in Business Conference held in Oman, the first "Leader Entrepreneur Award" by UNIDO in 2008, and most recently, the Indira Gandhi "Priyadarshani Award 2015" in Delhi. Furthermore, in 2013, as part of the G8 Summit held in UK, she was awarded a "Certificate of Appreciation as a Woman of Achievement" by the G8 UK Presidency for the Deauville Partnership.

According to Janahi, "Entrepreneurs (should) reach out and share their ideas and problems with other established international entrepreneurs."

#### Frederica Williams, Sierra Leone

#### A Stylish Path to Selfdevelopment



After graduating in Economics from the University of Sierra Leone in 1997, Frederica Williams found that high unemployment rates meant her job prospects were dim. While waiting for the right job and in between interviews, she turned to her hobby of designing clothes and sewing to keep her spirits up and to bring in some modest income. What started as a part-time occupation soon blossomed in 1998 into her full-time business, J&F Fashion Design, as demand grew for her stylish cuts and drapes and unique fashion sensibility.

More than the monetary success, Williams says, it was a turning point for her self-confidence, "when I began to realise I have a skill that is unique."

In 2000, she decided to further enhance her talent by taking an apprenticeship training with a designer in Nigeria for two years. In 2002, after returning home, she started her business properly and set up operations legally in 2005.

In 2012, she became a member of Organisation of Women Entrepreneurs (OWNERS) a project of African Foundation for Development in Sierra Leone and Cherie Blair Foundation for Women. Here she gained valuable business management skills under UNIDO ITPO Bahrain's Enterprise Development and Investment Promotion Program - EDIP.

"This was really the second turning point in my success as entrepreneur," Williams says, "I gained the practical training to match my theoretical university knowledge. It helped me to manage her business clients and staff more efficiently. Specifically, I learned a lot about customer care and financial management as a sole proprietor."

When asked what the special strengths of women entrepreneurs in Sierra Leone are, she had this to say: "personally for me, I have the focus, passion, integrity and perseverance to succeed at all costs. The challenges, however, are numerous for an entrepreneur to overcome and succeed in this environment. Some of us start with such overzealousness but obstacles come, and we either fail or give up. We lack the know-how and capacity training and lack the funding. Particularly in my sector, I need more exposure to broaden and expand on my ideas and creativity as fashion trends are dynamic. Social media I found very helpful - though we have the challenges of slow and costly internet services."

Williams also pointed out that more training, refresher courses, counselling and funding is needed to acquire the necessary skills to become a successful entrepreneur. She herself attended a tailored training course and Women's Networking Conference organised by GE, focusing on understanding and communicating your brand, negotiating for success, hiring the right talent, performance management and being a talent champion. She suggested the establishment of an Entrepreneurship School and Business Incubator with UNIDO support which will be very useful in improving the growing entrepreneurial culture in Sierra Leone.

Today, Williams has become extremely confident and takes her lessons to a wider audience, talking about her business on national TV (which resulted in promotion and increase in sales due to the nationwide publicity). Her clientele base has increased by 35% and her sales byabout 20%. She now has about 15 employees and plans to expand in the next couple of months by opening a front end showroom for her designs.

### Humu Knox, Sierra Leone A Flavorful Entrepreneur Experience



Humu Knox's success story displays the ability to breed a culture of good business, just like her flavorsome yogurts. Imbued with a passion for baking and preparing fruit and flavoured yoghurts and cupcakes, she started out by doing an extensive market research and tasting. Not finding anything that matched her creativity and taste standards, she was convinced that she had found a niche for top-quality flavoured yogurt and baked snacks.

Knox's first hurdle was that she had no specialist training in making these products commercially. Armed with some work experience under her sister who had trained in a specialist school, she researched through trial-and-error and developed recipes for quality yogurt and cakes. She started producing and selling commercially in 2010.

To understand the basics of becoming an entrepreneur, Knox became a member of the Organisation of Women Entrepreneurs (OWNERS) a project of African Foundation for Development in Sierra Leone and Cherie Blair Foundation for Women. Here she attended UNIDO ITPO Bahrain's Enterprise Development and Investment Promotion Program - EDIP. She acquired valuable business skills in quality management, customer care, financial management, leadership and entrepreneurship skills. She also had a mentor in food services which helped her develop skills in preparation and presentation of food and standard hygiene methods.

This has enabled her to market her new business, Kol Hat Frozen Yogurt, efficiently. Between August 2013 and January 2014, Knox's sales grew by 15% thanks to a strategic location of her outlet in Jui. She now keeps better records of her business transactions than

previously. She has also started getting contracts to supply flavoured yogurt for parties etc. The increase in production has led to her employing two more staff. Despite the Ebola crisis this past year which saw business slow down, she has managed to hold on to her existing distribution outlets.

Knox believes her strengths as an entrepreneur, and of most women entrepreneurs, are courage, perseverance and tenacity to go for their dreams. She believes women as a whole draw strength in numbers, be it team or partnership to start a business. However, sustainability is hard to achieve, and she observes that women entrepreneurs are still easily daunted by obstacles and quit easily.

"I have been doing this business for five years now and despite the challenges and obstacles, I have not given up hope to succeed. Key to my development were my lessons in business management with and access to mentors and food industry network that helped me to stabilise my quality."

She advises her fellow entrepreneurs to ensure quality standards in their products, getting the right manpower, timely delivery of goods and meet the required standards in production. For the future she plans to increase her distribution outlets and buy additional machinery to help grow her business.

Ongoing training, counselling and funding she believes will be beneficial for her to grow and succeed in her business. Entrepreneurs will also benefit from fairs and forum which help showcase their products, create awareness and provide a network within the private sector both nationally and internationally.

#### Gladys England, Sierra Leone

#### An Oasis of Success



Gladys England is the proprietor of **Oasis Juice Bar** and Café located in Murray Town, Freetown. Prior to owning her own business, she worked for an NGO by the name of World Relief whose mandate was to help in Sierra Leone's post-war reconstruction. She was also a part-time student studying Business Administration at the University of Public Administration and Management.

Like most entrepreneurs, England remembers that she was always business-oriented, even as a child. At school and even while working, she used to buy and sell anything that earned her a second salary. The idea of a juice bar came to her during the course of her NGO work when she travelled through Sierra Leone and saw large amounts of fruits wasted unsold daily along the roadsides each day. England saw this as a business opportunity to enter the juice making business, buy fruit and vegetables at low cost and set up her own juice shop. As a first step, she drew up a business plan and applied to the Sierra Leone National Business Plan competition, Business Bomba, organised by the African Foundation for Development in Sierra Leone in 2009. Her idea made it to the Top 22 and she won prize money of \$6000.

So the first challenge was partly resolved. However, England found that she didn't have experience managing a team or a budget. Moreover, she realised that her business idea was more capital intensive than she had thought. She was encouraged by her friends and colleagues to start on a small scale. "I researched juice bars and then modified my business idea and in February 2011, the OASIS JUICE BAR was born," she says, "The name OASIS represents heavenly beauty, creativity, calmness, ways to describe how the juices make you feel."

England partnered with two expatriate colleagues, and they decided to concentrate on that niche market as they knew a large number of people in

that target market. They knew what the market wanted and gave technical advice on how to cater to it. At this stage, England benefited from UNIDO's partnership with AFFORD through the Organization for Women Entrepreneurs (OWNERS), a project of the African Foundation for Development in Sierra Leone and Cherie Blair Foundation for Women, of which England is a member. Through UNIDO ITPO Bahrain's Enterprise Development and Investment Promotion Program - EDIP, she has gained valuable advice, capacity building, mentoring, networking and technical support.

Today, a confident Gladys England has expanded into renting rooms for guests and expanded into a duplex next door to the Oasis Juice Bar where she rents out the rooms. She employs 15 staff. However, she stressed that the challenges are by no means over for her and for other Sierra Leonean women entrepreneurs.

"Personally I believe perseverance, even in times of trouble, is what has kept me going. It's so easy to give up when problems arrive as I found out during this Ebola crisis this past year. Things are doubly difficult for women entrepreneurs who have very little funding support in the form of grants and low interest loans particularly for start-ups. As a woman in business, the challenge of not being taken seriously, staff's not respecting women at the helm and do not want to take orders. I have found out that one has to be assertive and strong especially in decision making." Despite these trying times of the Ebola crisis in Sierra Leone, she has managed to be creative in her niche market which has sustained her business thus far. She has gained great respect from her community on how she is managing to sustain her business and she is currently providing mentoring for other women with business aspirations.

#### Nourah Shaaban, Kingdom of Saudi Arabia Training entrepreneurs for success



In 2003, a thoughtful and ambitious Saudi woman, Nourah Shaaban, decided to do something that would expand the horizons of her fellow countrywomen and create an environment where they could blossom to their fullest potential.

"I noticed that there were no avenues for women's development – just the usual social activities. I started laying the foundation for an Awareness Development Project for Women to help them to fine-tune their skills, change to new thinking and discover their energies." That is when she established **Ebdaa Exchange (Innovation Exchange)** in 1995.

To prepare herself as a trainer of leaders, Nourah extensively studied self-development techniques and communication skills by attending regional conferences, workshops and programs. She also networked with distinguished achievers and soon became a trusted figure amongst them in international and local forums.

One of the first things that Nourah did was enroll in the UNIDO ITPO Bahrain program called "Training of Trainers for Enterprise Creation and Investment Promotion Program."

"With this program, I broadened my horizon of work through different experiences and multiple international relations with UNIDO in Lebanon, Tunisia and Bahrain. This network helped me to build bridges to connect with qualified individuals and institutions, and that helped to amplify my voice as a woman from Saudi Arabia and an entrepreneur

and use it for the benefit of women everywhere – but especially in the MENA region where I was closest to the culture and the feminine career challenges."

One of the most remarkable learning experiences for Nourah was a forum that her organization hosted and in which UNIDO participated. She says she was able to see at close quarters the way such fora stimulated and raised awareness among young girls about leadership, entrepreneurship and its benefits.

"Training programs like the one I participated in empower women in our countries by exposing them to global ideas, modern entrepreneurial concepts and enabling them to activate their knowledge and skills and create impressive success stories," Nourah remarked. "In the case of Saudi women, we need this wider vision because, although we have a great deal of talent, patience and accomplishments, we also face plenty of challenges from conservative society and laws that make entrepreneurship a difficult path for women."

Through "Innovation Exchange" she has developed the capacities of 10,000 experts from the Gulf Cooperation Council Countries, the Arab Region, Malaysia and the United Kingdom on topics related to self-discovery, motivation, unleashing one's potential, leadership and creativity.

During her career of over 20 years, she has received various awards and official recognitions. Most recently in 2014, she was named by Forbes Magazine as the most creative entrepreneur in Saudi Arabia.

## Mona Al Zayer, Kuwait Accesorising her ambition with UNIDO



Mona Al Zayer has always been creative and interested in designing stylish and affordable accessories with crystals, beads and chains. Her story is one of searching for the correct 'all-season' market that would fulfil her business plan for an uninterrupted income and self-development.

In the beginning, she would purchase beads, chains and crystals in wholesale and use her imagination to create a wide range and collection of accessories. She sold these creations at private exhibitions. Al Zayer saw that demand was cyclical and seasonal – usually more during the last week of the month when people got their salaries or during wedding seasons, for example. In her search for a more viable income source, she learned fancy gift-wrapping and rented a shop to practice gift wrapping and special designs for weddings, anniversaries boxes and other packaging. The project was successful and compatible with her hobby, but unfortunately, capital costs were high, and this too was a seasonal business. So her hunt began again for an all-year business idea.

Around this time, she attended a conference of SMEs and entrepreneurship in Kuwait which was organized by UNIDO ITPO Bahrain. It was an eye-opener because it taught her the importance of strengthening my ideas with a proper business plan, a clear capital and cash-flow assessment for long-term success. Al Zayer was also put in touch with services that can be utilised for the development of her project.

She was then able to participate in a capacitybuilding program in collaboration with the Ministry of Social Affairs and Labour in Kuwait.

This program opened the door to more training and facilities as she was given a unit at the Women Economic Empowerment Center "Boutique 33" developed by UNIDO in cooperation with the Ministry of Social Affairs and Labour in Kuwait. By now she had created her business plan for the perfect year-round business - chocolates. The rationale behind the idea was that Kuwait is a country where food is central to the social life. Kuwaitis visit each other regularly, and they always show up with sweets, cakes and pastries or dishes for dinner or any occasion. Al Zayer's study for the project lasted almost two years. First, she studied machinery in terms of efficiency and cost. Next, she had to choose a reliable and high-quality chocolate raw material supplier. Finally, she looked for a suitable site for her factory.

Al Zayer's chocolate factory, **Choco Chef**, is now running successfully. It has been a challenging journey, and she remarks that she is still learning right and wrong. Al Zayer says, "I am blessed that I was able to create a business based on my hobbies and market needs. I would advise all would-be entrepreneurs to participate in networking events and training courses in order to hone their skills and realise their dreams."

#### Naziha El Koush, Lebanon Upcycling to Entrepreneurial Excellence



Nigerian Naziha El Koush's journey to entrepreneurial success in faraway Lebanon was paved with non-useful recyclable goods. The skilful artist transformed these into objects of art for interiors and won herself a reputation for craftsmanship that led to a shop in Hamra called **Tasmim**.

This giant leap came about when El Koush combined her innate artistic talent with the business skills that she learnt through the Enterprise Development and Investment Promotion Program – drawing up a business plan, doing a feasibility study and making a business budget. At the legal level, UNIDO ITPO Bahrain helped El Koush to establish her business officially and taught her to market her creations. Through her training and newfound connections, El Koush was able to access exhibitions and events where she could showcase her creations and build her brand.

"I developed my talent by studying interior design and took recycling as a theme for my project. I transformed all non-useful things to art and décor objects or to utility items.

Through UNIDO ITPO Bahrain's Enterprise Development and Investment Promotion Program - EDIP, we started to know more about how to start our own businesses, how to manage our projects, how to market our products, and lots of other important things that we continued to learn about through counselling sessions. Counselling is a continuous support and a follow-up for all entrepreneurs to solve business problems and find solutions," she said, "the Program helped us to develop our business differently, i.e. from a professional perspective, and is always there when help or support is needed."

El Koush's husband Walid is also a UNIDO beneficiary entrepreneur and upon his return from Nigeria to Lebanon, the couple decided to pool their skills and business learning to expand the family project. Today, they have roped in their children and El Koush's mother and sister into a profitable line of customized art stationary where one can customize your gift of stationary depending on what you like or what the person receiving the gift likes. This second project is in Bchamoun and reflects El Koush's efforts to expand in Lebanon.

A true indicator of El Koush's success is the fact that her income has risen from a mere US\$100 to \$2000 a month and she currently employs 6 female staff. "Lebanese women entrepreneurs are very strong, and may be present in the market even from their home. They are fighting all kinds of competition they face from foreign labor to save their existence in the local market. But entrepreneurship is a joyful and challenging voyage especially for women. I started out as an entrepreneur to fit my ambition to my time – I was a mother of three children with free time in the mornings only. Today, I have graduated from running a small home business to running a successful family business that nurtures my creativity and brings in good income."

She added, "I advise entrepreneurs to take the risk. Those who participate in the Enterprise Development and Investment Promotion Program - EDIP should grab each and every opportunity and follow the step-by-step action plan they put in place with the help of the counselor."

## Samar Itani, Lebanon Playing with the Sands of Success



Samar Itani's idea was simple and beautiful: she collected sand from the seashore and used it to decorate creative art objects that she had made, or she tinted it in various colours and bottled it in eyecatching layers that would decorate a home interior.

At first, this artistic Lebanese lady worked on her own from home, and her business was a hobby where she made money by selling her creations to family and friends. Today, "Samar Handicrafts" is a flourishing art business that yields an income of \$140,000 annually and an atelier with 28 ladies helping her to finish the monthly demands she has to deliver. Itani is also teaching in Fabriano College, and she is a partner in an art college-gallery. She also runs a training centre through which she mentors other women entrepreneurs and passes on the lessons she learnt in the UNIDO ITPO Bahrain Enterprise Development and Investment Promotion Program - EDIP.

"I went into business on my own in order to support my family, through having additional income, before becoming the only breadwinner for 3 teenage boys," she recalls, "I started from home creating artistic projects until I felt the need to learn new hard skills to reshape my talent. So I went to an art school and studied art and design.

I started to go deeper into my business, and I started to teach art as well. But it was at the the Enterprise Development and Investment Promotion Program - EDIP in Lebanon which I attended through the Hariri NGO where I realized how much goes into a successful business. We got soft skills training and learnt about cost analysis, pricing, marketing and more. Counseling sessions followed to bring things together, to complete the picture of a business that turned into a career."

Through the Enterprise Development and Investment Promotion Program - EDIP, Itani learned to improve the way she ran her business and streamline it for success, expansion and profitability.

Itani was able to re-brand her business and learned to think big and turn her ideas into a smart business. As a first step, her mentors in the program helped her to assess the market and come up with a redefined product line that met market needs. The Program helped her to gain the hard skills support by giving an opportunity to needy housewives to work with her and get paid depending on their productivity and at the same time meeting her customer commitments. The support from the Enterprise Development and Investment Promotion Program - EDIP enabled Itani to expand from Lebanon to the Gulf Cooperation Council, especially after she participated in the UNIDO women entrepreneurs' forum in Bahrain. Being a member in the Artisan League, Itani helped to establish the the Enterprise Development and Investment Promotion Program - EDIP - Lebanon Entrepreneurs' Market where the League set up a Permanent Exhibition with the support of the Ministry of Industry.

In conclusion, Itani said, "Lebanese women entrepreneurs are good fighters; they are struggling to survive in a masculine society and a critical country. I advise the entrepreneurs to focus on their businesses so they can finally start and grow their own dream."

# Rim Siam, Egypt Mentoring women for the future



Rim Siam is an ambitious Egyptian women entrepreneur who has succeeded in making a mark as far afield as the UAE and Asia and who has reached out to women entrepreneurs globally through the creation of an internet-based women's marketplace, called WEBB International Middle East Ltd.

From the beginning, Siam showed signs of great leadership. She chose a line of business completely different from her family's – antique dealing. "To be an antique dealer wasn't easy in the beginning. I was living in a conservative society and working in a market that was male-dominated without any experience and with little capital of my own," she recalls, "but I loved antiques and was very determined. I first started working on a consignment basis. Next, I started attending international auctions and learned how to become a bidder. Soon I made the transition from dealer to manufacturer of detailed reproductions."

In 2004, Siam entered the Gulf market with the reproduction of antiques as a new business and opened a branch of the company in the Ras al Khaimah Free Trade Zone in the United Arab Emirates. Since then, she has marketed her products through exhibitions and gained visibility and success. She has also pioneered a new line of business – the restoration and recreation for value of traditional oriental handmade carpets by adding hand-painted features and using them as interior décor statement pieces.

Throughout her journey to success in business, Siam observed the interaction between different nationalities and how they worked to gain competitive advantage in the global market. She channeled her ambition and her observations into various professional bodies such as the Egyptian Economy Businesswomen's Council/Alexandria Chamber of Commerce of which she is Founder-President; the Asian-Arab Chamber of Commerce of which she is the Director in Egypt and the Hot Mommas Project affiliated to the George Washington University School Of Business of which she is Regional Country Manager. She has also won several awards and recognition for her work as businesswoman and mentor.

A strong believer in giving back to the community, Siam has been a mentor for women entrepreneurs globally. She believes that women make excellent entrepreneurs, so playing an important role in connecting them by using the internet as a springboard to economic participation is a great use of resources. Through her women's business e-marketplace, WEBB International Middle East Ltd., Siam has created an offshore online business platform that brings together female entrepreneurs to form a powerful economic force.

Siam embarked on an ambitious mentoring outreach program in association with UNIDO ITPO Bahrain. She is participating in the "Empowering 20,000 Women and Youth by 2020" project. In this program, UNIDO ITPO Bahrain will work through 200 leaders in Arab and African Countries to build a network of T.O.T. (Training of Trainers) leaders. These trainers will provide entrepreneurship training to bright women entrepreneurs, helping them to translate their idea from "Image to Income."

The lessons reach the maximum number of would-be women entrepreneurs through the T.O.T. leaders - capacity building to gain quality management knowledge and expertise. Each leader will be responsible to sponsor the training of 100 women and youth in their countries. As a member of the core 200 in this project Siam lends depth and credibility to the ambitious target of 20,000 beneficiary women entrepreneurs by 2020 in the MENA region.

As a trader in local and global market, Siam's advice to entrepreneurs is "do not count what you have lost, the past never comes back but sometimes the success and the future can give you back what you have lost even more than the early losses. Remain committed to your dreams, see what you have now and continue to trade-off between benefits and risks until you achieve your dreams."

# Editha Lewela, Kenya Putting the Community First



Edith Lewela's life has always been a quest for success and governed by her twin passions of personal ambition and the urge to mentor other women and youth and help them to find their true calling. Her first successful business was unusual because it dealt with transforming people through her knowledge and using her persuasive powers to open new channels of business and profits for the common folk. In her hometown of Taita Taveta, there was an abundance of gemstones, notably red garnets. However, Lewela saw that the benefits of this rich natural mineral wealth did not reach the people. Instead, the poor were made to believe that red garnet gems were associated with evil and made to sell their gemstone-rich land for throwaway prices! At that time, Lewela was employed by Ministry of Agriculture Range Management in her hometown. She believed strongly that the wealth of gemstones in Taita Taveta must be used to improve the lives of the poor. Even after she got married and moved to Nairobi, Lewela kept thinking of how she could help the poor in Taita Taveta.

The first step was to challenge the government to use the gemstone wealth of the place for the poor there. This caused much talk because Lewela was married to a Kenya Air Force officer, and other officers' wives challenged her, saying that "your husband is in the Military, and you are challenging the Government." But Lewela was undeterred. She read up on the Mining Act of 1946 and assessed its bottlenecks. She approached Ministry of Mine and some Organization, and they supported her ideas of sensitizing the communities about mining. She also involved the Government and Human Rights to change the parts on the Mining Act which were not suitable for the community. The Ministry and organizations cooperated and worked together to rectify the Mining Act.

Now that the poor had access to the gemstones, what could they do with it? Lewela started training them in handicrafts and in marketing of their crafts and also tourism. Her volunteer efforts were recognized by organisations like the Kenya Investment Authority, Jomo Kenyatta University of Agriculture and Technology (JUKAT).

In 2009, the Kenya Investment Authority recommended Lewela to attend a capacity-building program, the UNIDO ITPO Bahrain Enterprise Development and Investment Promotion Program - EDIP in Bahrain. She describes this experience as an eye-opener for her. Upon her return to Kenya, Lewela consolidated her volunteer work to make a formal platform of work. She wrote to our President for the establishment of a Mining University, and this was done. Next, she wrote a proposal to Jomo Kenyatta University of Agriculture and Technology (JUKAT) to train Small Scale Miners. This too was well-received and in 2011, seven women and eleven men graduated in gemology from this course. The logical next step was to establish a gemstone centre for value addition. It is being constructed, and Lewela is the Secretary of the building committee. Since then, she has received training in empowering women entrepreneurs through grassroots incubation projects, attending a course jointly conducted by JUKAT and the Japan International Cooperation Agency (JICA). Following this, Lewela was elected to be a trainer-of-trainers, and she has reached over 3,000 women and youth to encourage them to follow their dream and achieve entrepreneurial success.

Lewela remarks, "Yes, I have always been confident and capable. But after participating in the Enterprise Development and Investment Promotion Program - EDIP, I developed a corporate vision, and my entrepreneurial zeal was polished. In addition, I was able to communicate my skills and lessons learnt to other women and youth, thus multiplying the benefit of my work. Today, I own farmland where I grow fruits, hibiscus and herbal tea and spices. I own livestock and grazing land. I own eight mining locations where gemstones, industrial minerals and agro-minerals are available. I am proud that I have broken many stereotypes in Kenya – I own my farmland unlike many working farm women. I am actively involved in the mining sector as a woman, and I generate employment in communities. I am not afraid to push for legal change of the system - I have participated in the drafting of the Mining Bill, and I was founder of the Kenya Chamber of Mines – Coast Chapter. I am elected as a Chairperson Community Development Tourism. I was elected and Gazetted by the Minister of Environment and Natural Resources as Women Representative (Larger) Taita District Environment Committee." Today, she continues to mentor women and youth.

### Prof. Dr. Ing. Lingling Li, China – Shanghai Unleashing the Power of Entrepreneurial Mentoring



Prof. Dr. Ing. Lingling Li is the head of Tongji University's **Entrepreneurship Education Research Centre**, a trainer-coach for UNIDO ITPO Bahrain and an official expert on the Ministry of Education's Entrepreneurship Training Steering Committee. She founded and lectures Tongji University's **Entrepreneurship and Disciplines, Drive and Control of Entrepreneurial Energy**.

Apart from her very hands-on class room lectures, she has a solid and popular online presence. In 2012 her course was filmed by China's biggest digital library provider, Chaoxing Group. This course included interviews with successful entrepreneurs and was made available to college students all over the country. That same year she cooperated with Beijing's Tsinghua University professor Lu. With a Cisco Group funded network meeting system, they realized a virtual Silicon Valley, connecting Beijing and Shanghai with weekly lectures using the new conference system, which can accommodate thousands of people.

She has created the online group Entrepreneurship Frequency Harbor to interactively reach the students of national colleges and universities through Wechat. Professor Li gives a live audio seminar once a week, followed by a lengthy question and answer session, where she acts as the students' mentor and offers personal guidance. Each seminar attracts over 500 participants and is also followed up on her Sina blog.

She uses these various platforms to sow the seeds of innovative entrepreneurship. Part of her success is that established successful entrepreneurs and students from previous years are invited to present and lecture to new classes of eager entrepreneurs-to-be. These examples, stories and the interaction with real experiences compose a highly effective teaching method. Her students have successfully fanned out into agriculture, environmental monitoring, entertainment and retail.

In her own words: "In 2005, I won a tender by the Shanghai Education Commission to provide 1,500 schools with 45,000 educational games. At that time I didn't have any background in marketing, sales or publishing educational games. I just relied on my desire to let the children play and learn. This success put me on the path I'm still walking on: I started teaching entrepreneurship courses to help students become successful entrepreneurs and senior directors, then the rest followed.

China has a strong tradition of entrepreneurs. Having your own business is accepted and widespread here. On the other hand, China's tradition says women first need to take care of the people around them, without regret or complaint: there's no one to cheer for them, no one to comfort them when they're down. On top of that, men and women really are very different, with different needs and problems. That makes it a challenge for Chinese women to be successful entrepreneurs. They must deal with these issues, they must have a strong desire for inner growth and self education, to find the balance in being a woman, perhaps a mother and an entrepreneur. I've found that meditation works well to achieve that balance to stay on course, to stay energized and motivated towards your entrepreneurial goals.

My own preparation came from being a mother, a teacher, a scientist, and an entrepreneur. I've devoted myself for more than 25 years to the quality of education. As a scientist I wanted to know, to understand the reasons of entrepreneurial success and failure, and how to change the latter into the former. That resulted in my PhD thesis in management sciences, which in turn opened new doors for me.

UNIDO ITPO Bahrain crossed my path in 2010, when I was honoured to be invited by Mr. Lee of WECBA (China's leading business association) to participate in the first of Bahrain's training programs here, where they stressed that igniting passion is the first step of successful entrepreneurship. They used the same approach during the course in Bahrain, which I was very happy to attend: successful entrepreneurs shared their experience with us students, a positive, direct infusion of entrepreneurial knowledge and energy.

To turn your dream into a real success requires great entrepreneurial spirit, and to have that you need global ambitions. You must be creative and you must be brave. That's where UNIDO ITPO Bahrain comes in. They will encourage you and you will understand that being able to share and pass on entrepreneurial energy is key to your success.

My personal advice to entrepreneurs is that you have to change the way you THINK. Flip the spiritual switch so to speak, to open the door to make your dream come true. My mission is to help others promote health, happiness and entrepreneurial energy. My reward is their entrepreneurial success, and – through that – the success of my own business. My approach is winning because all these students are motivated by my courses, they feel full of energy to DO, to accomplish the things they had only dared to dream about before."

### Ayat Abdulaziz, Sudan Harvesting Success as an Agropreneur



Sudan has a pool of bold and fearless women who have made a mark for themselves with their strength, innovation, creativity and success. Their relentless zeal, incessant thirst for success and willingness to walk the extra mile have broken all myths about their inborn limitations that were supposed to be major roadblocks on their success expressways. These women entrepreneurs inspire other women with dreams of founding startups. However, there are still many challenges that female Sudanese business owners have to face because of their gender. In addition, they have to wear many hats, from businesswoman to family woman and balance raising families with running their businesses.

It is here that the UNIDO ITPO Bahrain's Enterprise Development and Investment Promotion Program - EDIP comes into its own because it sustains the aspirations of these women and shows them new ways to reach their business goal and grow their business. One such person is young Ayat Abdulaziz. At 27 years old, she completed her University studies in the area of Forestry and Range Management. She decided to become an entrepreneur by taking a loan from Sudanese Microfinance Institution and going into the fodder business. She began by renting 10 feddens of farmland and began alfalfa farming. She made just enough to get by and support her family, but her business required grueling hours.

"I had to be at the farm by 5:00am and would close at 11:00 pm. It was hectic and I had no time whatsoever with my family," Abdulaziz says.

Abdulaziz began looking for ways to make extra money and decided to try sheep farming. But she was disappointed when her first offspring performed poorly. At this low point, she attended the Entrepreneurship Development and Investment Promotion Program with other members of her youth group. Her inspiration came after completing 30 days capacity-building program which is the first step in Enterprise Development and Investment Promotion Program - EDIP. It served as a turning point and an eye-opener to her.

As a first step to success, Abdulaziz put together a proper business plan to invest in mixed farming benefiting from the continuous counseling services provided by the Program. Next, she moved from working in the informal economy to the formal sector by officially registering her business, **Ayat for Agriculture and Animal Production**, and acquiring an official registration certificate. These steps helped her to expand her cultivated area from 10 feddans to 40 feddans. Now, alongside her mixed farming plan, Abdulaziz began to explore several ancillary businesses: she started to formulate, produce and sell organic fertilizer to farmers in her village; she provided them with technical advice; she expanded her animal production by increasing sheep herd from 18 to 36 animals; she also established another business line in the areas of nursery and landscaping.

As a mark of recognition, Abdulaziz was selected by the Omdurman National Bank as a leader in a youth employment project targeting youth in the agricultural sector. It focuses on making agriculture business attractive and her role is to teach other youth in her area agriculture production technologies, improved compost preparation, sustainable insect and pest management using local botanicals.

Abdulaziz believes that Sudanese women are as good as men when it comes to hard work, intelligence and leadership traits. "The new generation of Sudanese women have overcome all negative notions and have proved themselves beyond doubt in all spheres of life including the most intricate and cumbersome world of entrepreneurship," she says, "I am trying to encourage Sudanese women to get into agribusiness since it is an especially good venture. I started with a loan equivalent to about US\$ 1000 and today my annual net income is about \$25,000. I believe that the Enterprise Development and Investment Promotion Program - EDIP helped me turn my business, my life and perspective around. It gave me clarity and helped me to reorganize my business on more profitable lines and also supported me in maximizing my potential as a farmer by introducing me to new lines of farming activity."

### Haifaa Mohammed Hassan Eltayeb, Sudan Teaching the rules of success



From the time she was a young schoolgirl, Haifaa Mohammed Hassan Eltayeb remembers admiring her teachers at the Italian convent school that she attended in Sudan. She recalls that when she came home from school, she would line up her text books as imaginary students and imitate her teachers.

"As far back as I remember, I wanted to become a teacher and I qualified accordingly. I graduated from University of Khartoum, Faculty of Arts, did my MA in English Language, CELTA from University of Cambridge, mini-Master in Business, Knowledge Management and Lean Six Sigma. I started teaching and gained valuable experience in teaching the British Curriculum. I worked at many schools in Sudan such as Cambridge, ABC Language School, Alruya Bilingual School as well as abroad in KSA-Riyadh at Al Kanar- Alolyia teaching IGCSE. I was appreciated by the school management everywhere for my abilities as a good teacher and praised as a valuable asset to the schools - I was even promoted to be an academic manager at Cambridge Training Center and Cambridge International School. But always in my head, I nursed the ambition to have my own business, be my own leader and accept the risk. My problem was that I did not know how to start!

Coincidentally, in December 2011, there was an announcement in the newspaper about the UNIDO ITPO Bahrain Enterprise Development and Investment Promotion Program - EDIP. My husband and I attended this program where we were taught to translate our dreams and ideas into working reality. The course leaders taught us how to make our plans, to prepare the feasibility study which can guide us and to nurture our entrepreneurial spirit. This is how we thought of starting a school in the Jubara Area of

Sudan because there is no British School there. I was the pioneer in that. We called it **Alruya Bilingual School**.

To start with, I had just the equivalent of US\$ 1100 to invest and to this we added our savings and insurance and rented the house for the school. We bought the assets and equipment in installments. I started my school as a kindergarten in June 2014 with 60 students. In 2015-'16, I plan to open the primary section.

In the future, we would like to expand our school into a VIP Academy. I am currently working on the training center that provides training for language, soft skills and entrepreneur courses in home packages for individuals and corporates based on the requirement. I conclude that UNIDO must continue its valuable work of empowering women entrepreneurs in Sudan. The need of the hour is awareness of our strengths, the proper way to run a business – I humbly suggest that UNIDO ITPO Bahrain should stretch its resources by twinning with universities and take the message of effective entrepreneurship to youth also. I always tell Sudanese youth to stay and make something in their country and not to immigrate; it is programs such as the Enterprise Development and Investment Promotion Program - EDIP that will help us to empower our women and youth and give them the strength and knowledge to share in the progress of our country."

#### Manal Mustafa Hassan Ali, Sudan The Sweet Taste of Success



Although she had a BSc in accounting from Sudan University for Sciences and Technology, Manal Mustafa Hassan Ali's first love was making sweets and cookies. After marriage, she started making sweets and cookies for friends and family to keep her busy while looking for a job.

Support from some friends and family and an abundance of positive responses to her sweets and cookies made her decide to take the entrepreneurial leap and follow her heart to the world of sweets and pastries. Her humble business beginnings in her kitchen built her reputation for excellence and unique taste. She joined the UNIDO ITPO Bahrain Entrepreneurship Development and Investment Promotion Program - EDIP which was conducted in Khartoum in November 2005. The program helped her to put together a professional business plan, and this was a stepping stone for her to benefit from UNIDO's Technology Tie-up Program. She travelled to China, India and Bahrain to see how the sweets and biscuit/cookie business was run and returned with a much wider vision for her business: Al Baroon Cookies.

Upon her return, Ali expanded her original business and today produces a wide variety of delectable pastries, daily fresh pizza, cakes, tarts and other delicacies. Since her focus has always been the best quality and the use of the highest quality of raw ingredients with no added preservatives and

at the best possible price, she has a well-deserved reputation and a fine brand name in Khartoum city. From cooking up batches of sweets and cookies in her kitchen with her maid's help, Ali today employs 32 women workers and has a fully equipped production system, two vans for transporting her products and cope with demand.

"When I started, my biggest challenge was marketing my products and funding my business. To get some money to fund my business I received a sum of US\$ 1000 as seed capital - a gift from my husband. Since I do not like the idea of borrowing money from financial institutions, I worked within a tight budget. As for marketing, I was not very confident when I first started my business but with the help of the Enterprise Development and Investment Promotion Program - EDIP that I partcipated in, I was able to overcome the fear of marketing my products," Ali says.

Today her business capital is US\$ 1 million, and her annual net income equals US\$ 120,000. This successful businesswoman offers the advice for those who would like to follow in her footsteps: "attend training sessions and workshops and ask for business advice from experts. Being positive and believing in oneself is very important to function as an individual and a woman entrepreneur."

