

Successful factory owner despite a tough start

25-year old Bara'a Al-Shobaki is one of seven siblings and lives in Jordan. When her father's job wasn't enough to support the whole family, her mother started buying and selling garments out of their small house. She became so successful that she had over 250 customers and started exporting to Syria. Perhaps this gave Bara'a the strength and determination to start her own business even though all banks initially turned her down.

Bara'a did well at school and decided to go to university to study economics. It is an unusual subject choice as it's usually dominated by men. Her father told people that she was studying engineering instead as he thought it was more appropriate for a young woman.

While at university, Bara'a started making soaps and oils and sell to her friends. *"I wanted to be able to cover my own expenses so that I wasn't a financial burden on my family,"* she says and continues: *"I was at the beginning of the dream of how to be self-dependant and create my own revenue, and I loved it!"*

However, her father was against her decision and thought she should get a profession other than manufacturing. In

Jordan, women who complete university are expected to work in the service industry, such as teaching. *"It is shameful for a woman to work in production. My father was worried I would bring shame on the family by having to deal with so many men in my line of work."*

To grow her business, Bara'a went to several banks and asked for a loan. But no bank would support her and asked for securities or high guarantees that were not achievable. Instead, Bara'a pulled together 20 JOD (US\$28) to buy the basic materials so that she could continue producing from home.



As Bara'a continued making a wide range of products including oils, vinegars and beauty products, people started noticing her business and she won several awards. Soon after, the banks started to take her seriously and she secured a loan of 5,000 JOD (US\$7,000) from the Agricultural Credit Fund. The loan enables Bara'a to turn her small project into a factory and she will pay it back over five years.

"The banking world is still very male dominated. I would love to see them involving women in developing services and products. There are plenty of women in Jordan with financial skills and knowledge. I can assure you having women on board will make a difference. Because we know the barriers we face everyday. We know what we need. But most importantly, we know what we can achieve," Bara'a says.

Through CARE, she received training and a grant, and today she's a proud owner of a small factory. Her products are sold in salons, shops, bazaars and online. *"Now I have many other young women coming to me asking for advice and motivation. I have also set up an association with my friends, which focuses on empowering Jordanian women in work."*

"Now my father now has a totally different view of me, he is proud of all that I have achieved. I have learnt so much from my mother – she is what motivates me. I learnt from her how to gain respect and break community constraints," she says.

In the future Bara'a want to finish her MBA and integrate science into her work using natural Jordanian resources and diversify and grow her products. *"I want to really distinguish myself in the industrial sector and put my mark on it. But I don't see value in personal success. Success is having a positive impact on my community."*

About the program

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[Download pictures on Bara'a.](#)

More information at hmfoundation.com

From typing service to a growing stationary business

Growing up and selling products and services to make ends meet, inspired 35-year old Martha Sócola Morales to start her own stationary business once she graduated from university in Peru. When traditional banks wouldn't give her a loan, she found a financial institution that focused on group loans for women only, and she could expand her business.

When Martha Sócola Morales grew up, she experienced difficult times when her father, an agronomist, didn't have a job. *"During these periods, I only had enough money for the bus to and from school,"* she recalls. As an entrepreneurial young girl in fourth grade, she used to buy sweets in bulk and sell them on to her classmates, so that she too could buy something to eat.

Her business skills continued at university, where she sold beauty products and typed up papers for her classmates to pay for her expenses. This is what inspired her future enterprise. *"I started the business in my home offering a typing and printing service with my computer. Then I realised that people also needed extra things, like envelopes and pens and other stationery,"* Martha recalls.

At that time, there was no other place that offered all these services under one roof, and Martha saw an opportunity. However, she needed a loan to expand her business and to add a photocopying service.

In Peru, it is standard practice for financial institutions to credit-check both the husband and the wife when either of them takes out a loan. This practice is meant to be inclusive of women, but if a husband has a pre-existing debt, this can have a negative impact. *"My husband had a pending debt, so they denied me the loan and at that point all doors closed to me."*



But Martha did not give up hope and, after doing further research, she discovered a financial institution that offered group loans just for women. The requirements were far less, with no guarantee or collateral needed. Martha is now in a group with eighteen other women, with each of them receiving different levels of loans for their individual businesses. *"We all repay our loans every 14 days at a low interest rate. We get a lower rate because we repay over a shorter time period, compared to the banks."*

In addition, Martha received training in business management through CARE's Women in Enterprise programme, supported by H&M Foundation, which she has applied to both her stationery business and other income-generating activities. *"I think the economic role of women in the family is very important nowadays. If we are also providing an income and not just relying on the man, we can provide a better quality of life for our children,"* she says.

Martha's advice for the financial institutions is clear: *"I think it's important for banks to create more services for women. We are more responsible with our payments, can manage money well and repay promptly. We have a lot of ideas in our heads but often we cannot bring them to fruition because we lack the financial means. And apart from helping us, behind us they are helping a whole family."*

As for the future, Martha wants her business to grow and is always trying to adapt her business to meet her customers' needs. *"Little by little my business is progressing, and I hope it will continue to grow."*

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From extreme poverty to proud business leader and employer

Business success seemed far from Sarojini's reach as a child as she grew up in extreme poverty and every day was a struggle. Sarojini got used to finding ways to earn a little bit of money to survive. Today, the 45-year old is a proud business owner selling coconut chips for the building industry.

"I was very happy growing up, but we faced a lot of hardships," Sarojini says. Growing up in Sri Lanka, her father used to travel to India on business, and one day he never returned. Her mother struggled to make ends meet with her four children. The family was so desperate for food that when the neighbours gave them rice gruel to wash their clothes with, they ate it.

Later, when Sarojini was married with three children, her husband had an accident which left him in a coma for four months. It was a period of great despair for Sarojini. She was so desperate for money that she pawned her house and jewellery. She spiralled into debt and was unable to repay her lenders, in the end she lost the property and was forced to move.

When her husband started to recover, he helped her to come up with a new business idea. At the time he was a driver transporting coconuts, where he saw how coconut chips are produced.

The couple secured a charitable grant for a coconut chip making machine, but also needed further funds to run, maintain and house the machine. Sarojini's family and friends discouraged



her from taking out a loan without security, but she wouldn't give up on her business vision. "I went to six or seven different banks, one after the other, requesting a loan. First of all, they asked for assets or a property and two guarantors, but I didn't have that. When I tried to deal with male bank managers they couldn't understand what I had been through and I wasn't comfortable openly discussing our poverty with them. They would casually say to me 'amma (ma'am) we aren't giving out any more loans,'" she recalls.

Sarojini didn't have an income for nearly five months, she was frustrated and almost gave up. "But I thought I should try this one last bank," she says and continues: "I went without any hope of getting a loan. But it turned out that the bank manager was a woman, she could clearly see that I was a real business woman, employing other women and running a good business. So, I got the loan I needed! It is better if there are women working in the banks, they understand us better."

Sarojini used the loan to purchase more coconut husks and built a temporary shed to house her machinery. Thanks to training, support and further funding from CARE and its partner Chrysalis, Sarojini has now been able to build a permanent structure from which she now runs her business.

Her business continues to grow, and she now employs seven other women who, like her, have faced significant challenges in their lives. Sarojini's own children are also helping with the business. She is not only able to support her own family but is now enabling other women to work so that they can feed and educate their own children.

Her ambition is to expand the business into making end-products from the coconut chips so that she can employ more women from her community. She adds: "My wish is that my business remains stable and sustainable. I want my employees to grow in confidence and I want to provide jobs for more unemployed people and make them feel proud."

Sarojini's concluding advice to the banks is clear: "Employ more women."

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Changed her destiny and now runs a successful business

Growing up in Ivory Coast, Yeo Nakoni was taken out of school at the age of 15 to support her parents on their farm. Her destiny was set. It could have stayed that way, if it wasn't for her business minded mother-in-law. Today, the 51-year old grows and sells her own vegetables and can afford to send her children to school.

Yeo lives in Korhogo in the north of the Ivory Coast and grows mainly cabbages and carrots. She is married and the mother of six children. Four of her children still live at home and she also takes care of two nieces. Her husband sadly lost his job as a cook, so she is the sole breadwinner for eight people. Yeo explains this in a very matter of fact way, she doesn't seem to view this as a particular achievement or a hardship.

"I got married at the age of 20 and used to sell vegetables at the market until my mother-in-law advised me to grow these vegetables by myself and sell them for more profit. That was a good idea, and she arranged a plot of land for

me. I've worked this land now for 35 years, but the land doesn't belong to me. In our community women don't own land, it belongs to men," she explains.

As she started out, Yeo knew she needed to be more business-minded and, following conversations with women in her neighbourhood, they set up a savings group. Unfortunately, there was little structure to the group and some women who borrowed from the group did not pay back their loans.



It was years later that Yeo found out about CARE's support and she established a new savings group, based on CARE's flagship Village Savings & Loans Association model. She adds: "This approach allowed us to strengthen our group spirit, savings and especially the repayment of loans taken out from the group. Every Sunday we each put in 500 francs (0.86 USD) and from that we can give each other loans. We repay our loans with interest, so our fund can grow." Thanks to the success of the group, Yeo's association was selected for further support from CARE, supported by H&M Foundation, including enterprise training.

When Yeo wanted to expand her business, she couldn't get a traditional loan as she didn't have the collateral required since she doesn't own a house or the land she farms, she adds: "When we go to the bank to ask for a loan, we're denied because we have no collateral." However, thanks to CARE's partnership with a local microfinance provider, Yeo was able to take out a low-interest loan of around USD 2,500. She is now confidently repaying her loan and she is extremely proud of what she has achieved:

"Thanks to my fields I have been able to send my children to school and put food on the table. My fields have given me so many things, and a lot of strength. I am optimistic for my future. I see myself as a woman entrepreneur who makes decisions and contributes significantly to the expenses of her family. I see myself owning a home in five years and I know I am on the right track."

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