#### **Introduction:**

My Heinz Fellowship year long program at the University of Pittsburgh is drawing to an end, it is winding up leaving me self-fulfilled because of the interesting achievements. As always the year has gone rapidly for me, but I am challenged and stimulated by all the lessons drawn from the fellowship tenure in United States. I will definitely share my experiences with friends, colleagues and family when I return to South Africa.

This fellowship has opened the doors of the world and exposed me to various sources of information related to my research on micro enterprise/entrepreneurial development. I have acquired hopefully the knowledge which is essential towards cultivating a sustainable economic development in South Africa. In addition to all the skills acquired, I have grown personally, gained a lot of confidence and am hoping to implement what I have learned at home with fellow South African, especially the rural women whom I work with mostly in S.A. I am leaving the University of Pittsburgh with many challenging questions such as, how will I ensure that I utilize knowledge gained with in this one year.

Since I was expected to set objectives for this fellowship, I am to outline a brief report on what I have been doing during my tenure at the University of Pittsburgh.

# Objectives of the program:

The program was intended to achieve the following objectives:

- (1) To learn and acquire small-scale entrepreneurship
- (2) To have an in-depth knowledge of the role of NGOs and not profits in entrepreneurial development
- (3) To develop skills in small business development.
- (4) To establish contacts with organizations involved in micro enterprise and entrepreneurial development in United States.
- (5) To gain exposure and understanding of the America culture

### **Program Activities:**

During this Heinz Fellowship year, I have been engaged in the following activities:

- . conducting research
- . attending lectures
- . meeting organizations
- . attending conferences, seminars and workshops
- . internship opportunity

# August - December 1997

During the Fall semester 1997, I enrolled to audit three graduate-level courses: Community Economic Development Organizing, (School of Social Work); and Financing NGO's for Development and Women and International Development (GSPIA). I have

learned a lot from these courses and enjoyed sharing my experiences with students from the US and other countries.

In addition to attending classes, I have also met with six organizations involved in micro enterprise and community development in the Pittsburgh area. Through these I have managed to establish good working relations and to have a better perspective about community development in Pittsburgh. The names of organizations I have met with in Pittsburgh are: Minority Enterprise Assistance Program (MEAP) Hill District, North Side Civic "North Sides Own" at Riverside Comments, Urban Redevelopment - Downtown, Carnegie Foundation Center - Oakland and Downtown and Duquesne University School of Business.

# January - August 1998

During the Spring / Winter the semester, I enrolled for two courses at GSPIA for credit, Managing Organizations, and NGOs Development and Civil Society. Both courses were challenging and interesting. Also attended seminars and workshops covering topics such as, grant writing, business planning, and starting business, sponsored by Duquesne University's Small Business Development Center, and the Carnegie Library Foundation Center.

At the end of the term in April 1998 I attended a one day Strategy 2000 seminar in Monroeville organized by Seton Hill Women College. I attended a four day the 49<sup>th</sup> Anniversary of Council on Foundations in Washington DC and the Africa Renaissance conference also in Washington DC the theme was on Sustainable Development in Africa. I also had an opportunity to attend the Family support conference which was organized by the School of Social work at Sheraton Hotel. The Pittsburgh Foundation President invited me to share with the program officers my work experiences in South Africa and what I was doing while in United States.

# Internship - Women's Business Development Center in Chicago:

From June 17 to August 1, 1998 I had an internship opportunity at the Women's Business Development Center in Chicago. The Center provides business support and technical assistance through individualized consulting, workshops, and training series to women who wish to become economically self-sufficient through business ownership. I was assigned to do Economic Impact Survey and Evaluation of the services provided by the center to the clients. In the six weeks spent at the WBDC I gained a lot of experience in assisting women to start small businesses. The survey revealed to me a clear picture of the challenges faced by both organization and its clients in the business. Venturing into the business arena which has always been a domain of few sophisticated men is not an easy road to hit for women. It is a great challenge for women.

While at the WBDC I had an opportunity to attend the "Jump Start Your Own Business" series of workshops which were covering topics such as, how to write business plan, market research, financial analysis 1 and 11, and how to prepare your projections for

your business. The center provided booklets on each topic presented which will help me a lot in future. I was requested to give a presentation on my work in South Africa and my objectives while in United States. Since Chicago is well known for having many organizations that are involve in micro enterprise, I took an advantage of meeting with some of them.

### Meetings attended in Chicago:

- (1) Women Self-employed Project (WSEP) this organization provides support and technical assistance to women who have been phased out from Federal Government Welfare Fund because of the new reforms. At the WSEP I had an opportunity to meet with program officers, curriculum design manager and the president.
- (2) ACCION it is involve in micro lending, provides loans for small business owners, in particular, and entrepreneurs in general to start businesses.
- (3) Mid-South Planning and Development Commission undertakes many projects whose goals are to revitalize the economy of Bronzeville community which was the most prosperous ethnic community in Chicago. This organization provides entrepreneurial training and guarantees security to lenders. It also attracts outside investors to establish businesses in the community and promotes job creation by encouraging local people to own ventures.
- (4) U.S. Agency for International Development (USAID) this organization convened a meeting whose them was "lessons without borders", that outlined the kind of support it has been providing to the developing countries over the last 30 years. The meeting was also to plan for the conference to be hosted in Chicago which will be devoted exclusively to women's economic development and trade opportunities, to take place in May 1999. It was very exciting to hear their commitment in supporting micro enterprise and entrepreneurship for women in U.S. and other developing countries.
- (5) Association for Enterprise Opportunities -
- (6) Mayor Daley's Business Express office this office is linking community with City, government and community economic development resources.
- (7) Girls Best Friend Foundation- it encourages young girls to be entrepreneurs by providing funding to them
- (8) Ford Heights Future Foundation provides facilities such as, educational, computer, sports and encourages entrepreneurial skills for the youth.
- (9) South Africa Consulate General Office
- (10) Chicago Small Business Development Center's (SBDC) Network meeting held at Back of the Yard SBDC office in Chicago. The purpose of the meeting was for various SBDC's in Chicago to share information on their activities and networking.
- (11) Local Initiative Support Corporation/Chicago Theme was "what future holds for us" community economic development practitioners, financial institutions, the Mayors office and other corporations were to discuss this theme, and look at "changing the way we do things".

# Lessons drawn fellowship in United State or analysis of findings:

My year long course of study and research in micro enterprise development has been challenging and informative. It has also given me an opportunity to do a thorough analysis on the past policies, especially when it comes to the role of the women. Through this exposure I have learned on how crucial it is for governments to create policies that enable the women to play a role in the economic development at an early age in life. It is clear that for the economy to be stable we need to address and bridge the gaps created by gender inequality policies. If these discrepancies are not being addressed we will not be able to attain a sustainable economic development in any part of the world.

The government policies should be focus seriously on women economic empowerment and entrepreneurial skills development. It is essential to create innovative community based projects to enhance entrepreneurial skills for young girls and women. The women empowerment in entrepreneurial development is vital and it need to be nurtured quiet early in life so that they can contribute in building economy of their countries.

From this research I also realized the importance of re-designing the curricula offered by educational institutions. The curricular has to include entrepreneurial training quiet early so that people can be prepared with skills that will enable them to be self-sufficient and self-reliant. I view this as a strategy to alleviate poverty and attain a sustainable economic development. The people will all be effective if are provided with resources and information necessary at an early age.

The initiative taken by the non-profits organizations in the U.S. to assist the women phased out from welfare into jobs creation is very impressive. Hopefully the federal government will support this by providing the financial support to these non-profit organizations so that they continued providing this essential support to the helpless. The provision of support and technical assistance to women need to be combined with psychological, emotional and motivational support.

I am amazed to find that communities in the U.S. are dealing with similar problems to what we have in S.A. My stay here has given me a broader perspective of problems that the CED organizations are dealing with in the area of their work. Problems such as, unemployment, housing, poverty, lack of education, racial segregated communities, unequal distribution of resources, discrimination, escalating crime rate and the general problems created by gender imbalances.

# Suggestions for improvement:

I would like to recommend few things for improvement to the Coordinators of this program. Please try to inform the fellows well ahead of time on what is expected from them and when it is expected. I think a plan is needed with an information such as, when to vacate the office to allow space for new fellows, due date for reports, final fellows luncheon, events and incoming activities. This information will assist outgoing fellows to incorporate this on their plans as well. If things are announced at a last minute do create a lot of discomfort. For instance, I felt so uncomfortable when I was told that I should give office space to the new fellows while I had not even started my report. This made feel

very guilty when supposed to come to the office to write my report and check my messages.

Secondly, I was a little confused when I heard that UCIS was frustrated because I spent most of the time in the library instead of going out and learn about the American culture. I did many site visits to organizations in Pittsburgh using my own stipend. I gathered a lot information outside the university using my own initiative. When I wanted to do more site visits and internship for my research there was not sufficient money for this. I then wondered what was the meaning of spending more time away from the university because that requires more money to spend.

#### Conclusion:

This research on micro enterprise and entrepreneurial development has really given me an insight and direction of what is required to assist building economy of S.A. It is hoped that information gathered will be resourceful tool when I return to S.A.

The fellowship has given an opportunity to understand that people in South Africa were not the only ones who had to fight racial discrimination, segregation, gender issues, and unequal distribution of resources. It is also clear that these injustice practices have left societies with huge task of repairing, fixing social, economic and emotional damages caused by this monster.

The indelible marks created by the injustices leaves our communities psychological damaged, lacking creativity even when the opportunities are there is still hard to move with strides and grab them. This then, challenges all the stakeholders, such as community economic development practitioners, governments, corporations, financial institutions, foundations and all on how to work together to improve the living conditions in our communities.

It is hoped that all the information gathered will be utilized in promoting micro enterprise entrepreneurial development in South Africa. The challenge is on how to ensure that women, especially low income and rural women acquire support to establish small businesses.

# Acknowledge the following people:

I would like to say, as an individual, all alone or in isolation there is limited scope to grow. By this, I mean without the support, encouragement from family, friends, colleagues, mentors, foundations and trust build by others on me. I wouldn't have been where I am today, so thank you to all those who have supported me along the way in my achievements while in Pittsburgh. I also thank those who were prepared to listen to me and try to understand what I say.

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