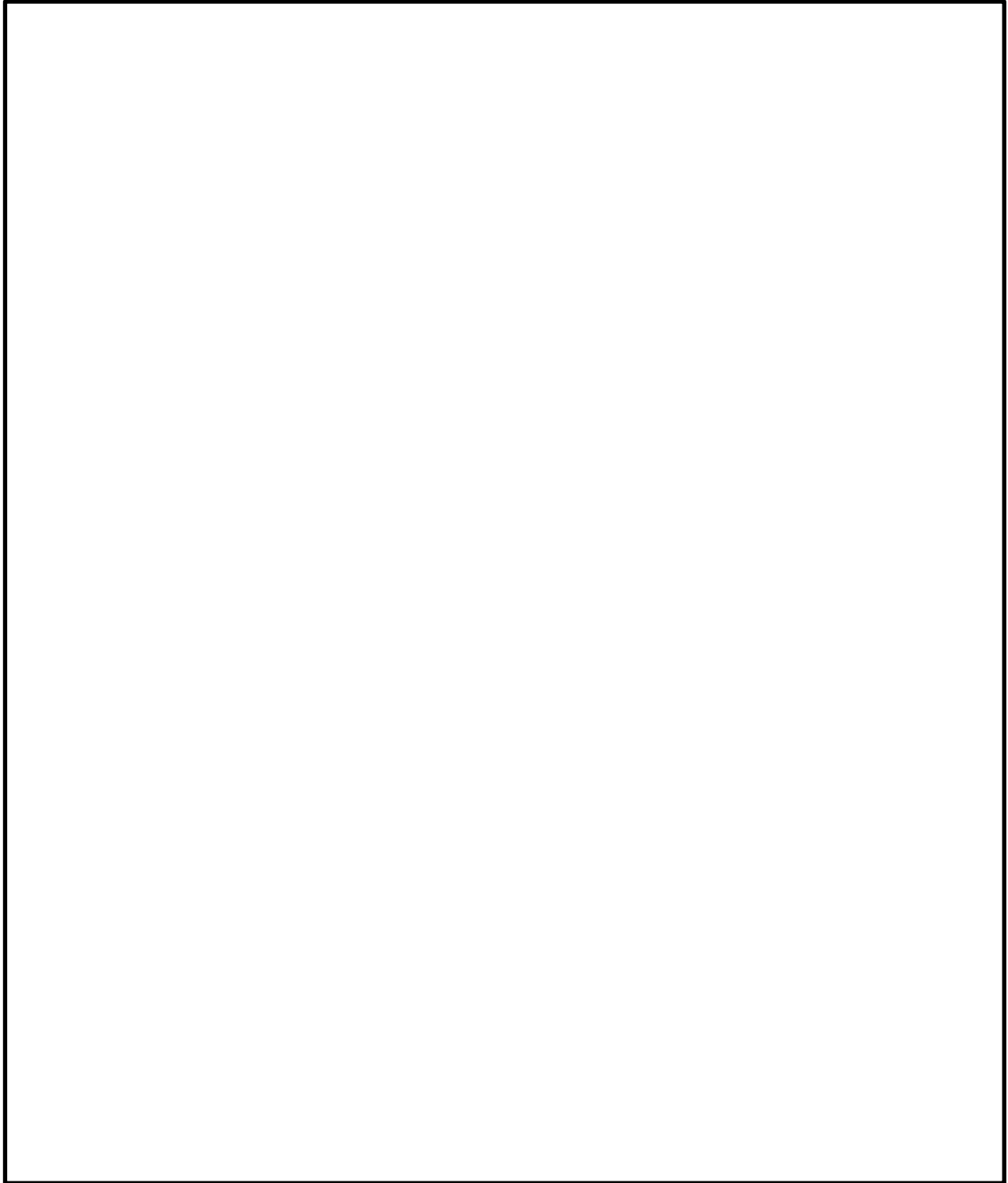


## Unit 5 Africa

1. Draw an outline map of Africa. Then draw and label these features where you think they are located:

- the equator
- the prime meridian
- the highest mountain in Africa
- two long rivers
- a desert area
- any countries you think you know



## Introduction

Africa is the second largest continent. The Atlantic Ocean lies to the west. The Indian Ocean lies to the east. The Mediterranean Sea and Red Sea lie to the north. A small piece of land in the northeast corner connects Africa to Asia. There are 48 countries on the continent of Africa. Six island **nations** are also part of the **region**. The largest of these islands is Madagascar.



Africa is made up of four sub-regions. The sub-regions of North Africa, East Africa, and West Africa occupy the northern half of the continent. The southern half is one large sub-region called Central and Southern Africa.

*Write some questions you have about physical geography in this region. As you read through the sections on the physical geography, come back here to add more questions.*

---

---

---

---

---

---

---

---

---

---

---

## Physical Features

Africa is often called the “plateau continent.” The land is shaped like an upsidedown pie plate. Much of the center of Africa is a high, dry **plateau**. At the edges of the continent, this plateau sometimes slopes to a coastal plain. In other places, it drops sharply into the sea.

There are huge, low-lying areas called **basins** in several places on this plateau. Four mighty rivers flow from these basins to the sea. Sometimes the land falls steeply as the rivers flow downstream. As a result, ships are not able to sail very far up these rivers into Africa's interior.



Mount Kilimanjaro towers over the grasslands of Kenya, Africa.

### North Africa

The Sahara is the main **physical feature** in North Africa. It is the world's largest **desert**. The Sahara has sand dunes, bare rock, gravel plains, and mountains. The Nile, Africa's longest river, runs through this desert and empties into the Mediterranean Sea. The Atlas Mountains stretch across the northwestern part of this region.

### West Africa

South of the Sahara lies the Sahel region. The plains of the Sahel are mostly dry grassland. The Niger River runs through the western Sahel. This is the third longest river in Africa. Also in the Sahel is a large lake called Lake Chad. This lake shrinks and grows depending on the season. In general, it has been getting smaller for many years.

### East Africa

Three large lakes lie in or near the Great Rift Valley. Lake Tanganyika is the longest **freshwater** lake in the world. Lake Victoria is the world's second largest freshwater lake, and Lake Malawi is the ninth largest.

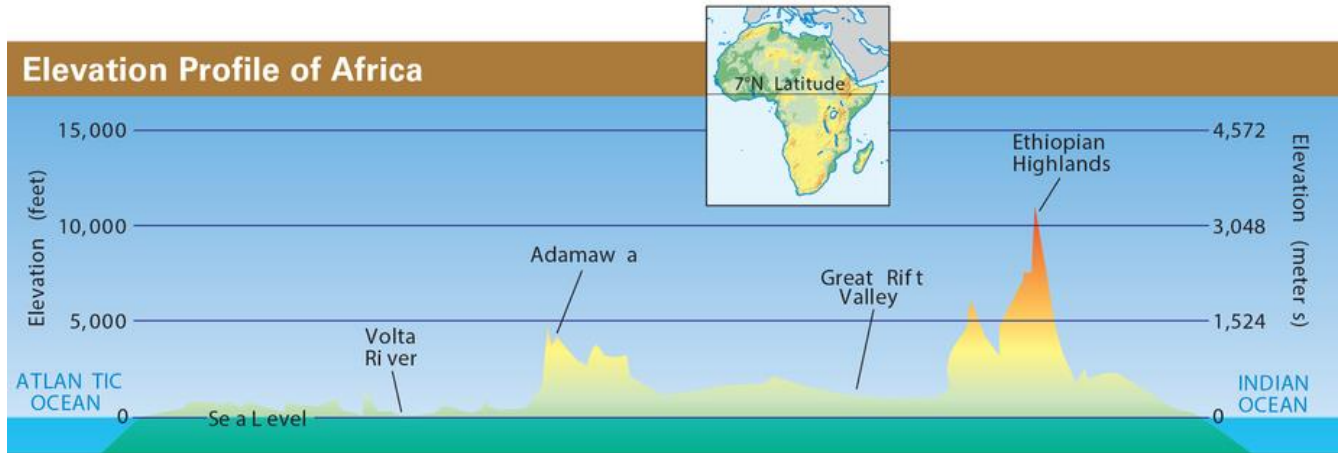
To the east of Lake Victoria, Mount Kilimanjaro rises from the plains. At 19,340 feet, this peak is the highest point in Africa.

The Ethiopian Highlands lie to the north of the lake. This rugged area covers two-thirds of the country of Ethiopia.

### Central and Southern Africa

The Congo basin is a major physical feature of Central and Southern Africa. This large, low-lying area sits at the center of the continent. The Congo River loops through this basin and empties into the Atlantic Ocean. Farther south lies the Zambezi River. This river has many waterfalls. The largest of these is the

beautiful Victoria Falls. Two deserts, the Namib and Kalahari, make up much of the southern part of this region.



1. Find two or more sentences with information that is graphically represented on the Physical Features map.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

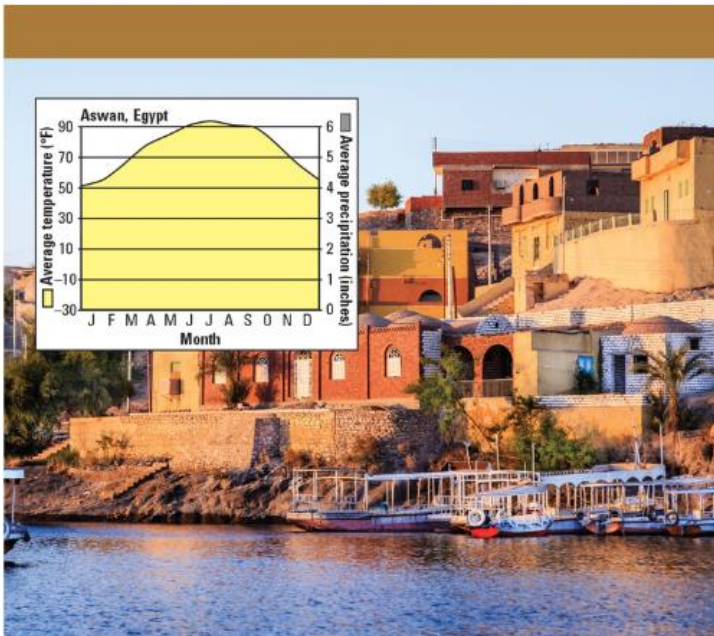
## Climate

The equator divides Africa nearly in half. As a result, the **climate** in most of Africa is warm all year. However, some regions are very wet and others very dry.

As you read in Lesson 2, places near the equator are warm because the sun is almost directly overhead all year. As the air over the equator warms, it expands and rises. Once it rises, the air begins to cool. If the air is wet, it drops moisture in the form of rain as it cools. In Africa, this rain falls in a wide band north and south of the equator.

After rising, this air begins to move toward the North or South poles. But by this time, it is quite dry. As a result, little or no rain falls on parts of Africa farther away

from the equator. This lack of rainfall has created vast deserts in northern and southern Africa.



Boats sail on the Nile River near the city of Aswan, Egypt. Would you ever need an umbrella in Aswan?

### North Africa

Most of North Africa is very dry. Some places in the Sahara can go for six or seven years without rain. Areas of North Africa near the Mediterranean Sea enjoy a **Mediterranean** climate. Here, it is warm all year with dry summers and short, rainy winters.

### West Africa

The climate of West Africa varies widely from north to south. The northern part is **arid** and **semiarid**. Moving south, the climate changes to **tropical wet and dry**. This area is hot all year

with rainy and dry seasons. Closer to the equator, coastal areas have a **tropical wet** climate. This means it is hot and rainy all year. Some coastal areas get about 60 inches of rain a year.

### East Africa

The parts of East Africa that lie in or close to the Sahara have an arid or semiarid climate. But the Ethiopian Highlands and Mount Kilimanjaro have a **highlands** climate. In these areas, the higher land is cooler and wetter. The lower land is warmer and drier. The southern part of East Africa has a tropical wet and dry climate.

### Central and Southern Africa

In this large sub-region, the land nearest the equator has a tropical wet climate. Farther south, the climate shifts to tropical wet and dry, and finally to arid or semiarid.

The climate shifts again in the southernmost part of this sub-region. Some coastal areas along the Indian Ocean have a **marine west coast** climate. People there enjoy warm summers, cool winters, and rainfall year round. Other coastal areas have a **humid subtropical** climate. Summers are hot with heavy rains. Winters are mild with some rain.

The large island of Madagascar has three climate zones. The eastern half has a tropical wet climate. The northwestern and central areas have a tropical wet and dry climate. The southwestern part has a semiarid climate.



1. Find two or more sentences with information that is graphically represented on the Climate Zones map.

---

---

---

---

---

---

---

---

---

---

## Vegetation

About two-fifths of Africa's land is tropical grassland. Another name for this vegetation zone is savanna. In addition to short and tall grasses, shrubs and trees are scattered over this rolling grassland. Both the grasses and trees are adapted to a tropical wet and dry climate. Many trees drop their leaves in the long dry season. Some have trunks that can store water. The grasses have long roots that reach for water deep in the earth.

## North Africa

Desert and **desert scrub** cover most of North Africa. Few plants grow in the desert. Small trees, bushes, and other plants adapted to a dry climate make up desert scrub.

The land along the Mediterranean Sea is covered with **chaparral** plants. The small trees and bushes of this area are adapted to long, dry summers. A narrow strip of **broadleaf evergreen forest** runs along the Nile River through Egypt. Tropical grasslands cover the southern edge of the Sahara.

## West Africa

Tropical grassland blankets much of West Africa. But over the years, some of this grassland has become desert. This has happened partly because of long dry periods with very little rain.

The southern part of West Africa is a broadleaf evergreen forest. This is also called **rainforest**. Many trees grow to 100 feet or taller. The shady floor of this forest zone gets little direct sunlight. As a result, few bushes or grasses grow there.

## East Africa

Tropical grassland also covers most of East Africa. Some coastal lands are broadleaf evergreen forests. Much of Ethiopia lies in a **highlands** vegetation zone. There, the kinds of plants change with the altitude. Bamboo, cedar trees, and tree ferns grow in lower areas. On the higher slopes are meadows covered in grasses and flowers. Mosses and lichen grow near the mountaintops.

## Central and Southern Africa

Broadleaf evergreen forest covers the Congo basin, which lies on the equator. Hundreds of kinds of trees live in this forest. South of this basin, most of the land is tropical grassland.

The Namib and most of the Kalahari have desert and desert scrub vegetation. The eastern Kalahari has tropical grassland. Mountain ranges in Southern Africa have highlands vegetation. The southern tip of this region is blanketed in chaparral.



The rainforests of Congo are home to many different types of plants and animals that are unique to the region.

1. Find two or more sentences with information that is graphically represented on the Vegetation Zones map.

---

---

---

---

---

---

---

---

---

---

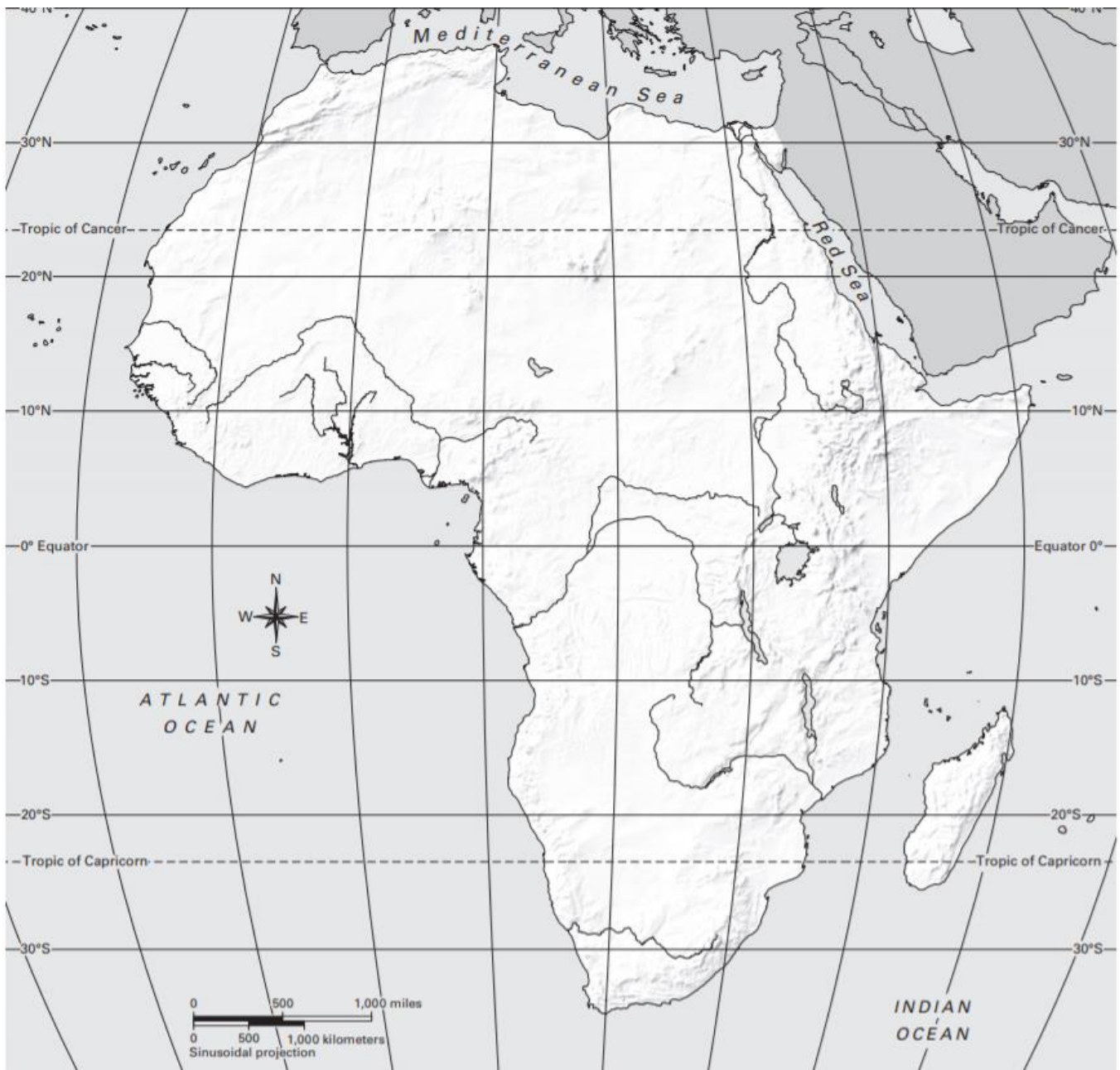


## GEOGRAPHY CHALLENGE 1

### Part A: Locate Physical Features of Africa

Use the coordinates to locate and label each feature. Make sure it is clear where each feature is.

1. Congo River (2°N, 20°E)
2. Nile River (28°N, 31°E)
3. Lake Victoria (1°S, 33°E)
4. Atlas Mountains (32°N, 5°W)
5. Ethiopian Highlands (10°N, 39°E)
6. Mount Kilimanjaro (3°S, 37°E)
7. Kalahari Desert (23°S, 22°E)
8. Sahara (20°N, 10°E)
9. Cape of Good Hope (34°S, 18°E)
10. Congo Basin (0°, 20°E)



## Human Geography

Africa is home to 54 countries. The largest one is Algeria. It covers almost 1 million square miles. The smallest African country is Seychelles. This is a group of about 115 small islands scattered over the Indian Ocean, north of Madagascar. Together these islands have a land area of only about 177 square miles.

Africa is a region of many cultural and language groups. By some estimates, Africans speak at least 2,000 languages. Some of these, such as Arabic and Swahili, are widely used. Others are spoken only by small groups. Despite their differences, all Africans share a long history.

*Write some questions you have about human geography in this region. As you read through the sections on the human geography, come back here to add more questions.*

---

---

---

---

---

---

---

---

---

---

---

---

## History

Scientists have found the bones of a humanlike species that lived in eastern Africa millions of years ago. For this reason, people call Africa the birthplace of the human race.

### Early Times

Early African people were hunters and gatherers. Learning to farm changed the way people lived. By 5000 B.C.E., Africans were raising animals and growing crops.

The Nile River valley was home to one of the world's earliest civilizations. The Egyptian civilization lasted for more than 3,000 years. The ancient Egyptians

invented a kind of paper and a form of picture writing. They learned how to preserve the bodies of the dead as mummies. They also built the Egyptian pyramids, which still stand today.

### **Kingdoms and Colonies**

Beginning around 300 C.E., three great kingdoms arose in West Africa. The first one, Ghana, ruled until the mid–11th century. After the fall of Ghana, the kingdom of Mali rose to power. The last of the three, the Songhai empire, rose and fell between 1400 and 1600.

The wealth of these kingdoms came from their control of trade across the Sahara. Arab traders from North Africa brought salt and copper from mines in the Sahara to West African markets. They traded these goods for gold, ivory, and slaves. The traders carried their faith with them. They spread the religion of Islam across much of Africa.

Europeans began to explore Africa in the 1400s. The Portuguese set up trading posts along the west coast of Africa. At first they were interested in gold. But they soon began to ship Africans to Europe as slaves.

The slave trade expanded after Europeans set up colonies in the Americas. The European colonists needed workers to help them raise crops like sugar and tobacco. To meet that need, millions of Africans were captured and shipped across the Atlantic Ocean as slaves. The Atlantic slave trade did not end until around 1850.

In the 1700s and 1800s, Europeans began setting up colonies in Africa. The Belgians took control of the Congo basin. France gained control of Algeria and Tunisia. Great Britain took over Egypt. By 1914, European countries had divided up most of Africa.

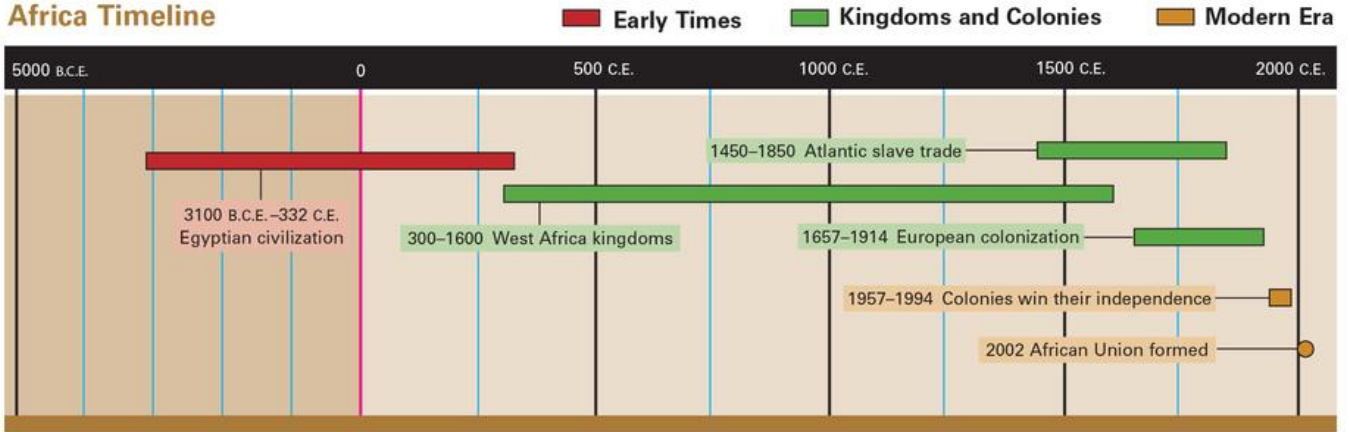
### **The Modern Era**

In 1957, Ghana became the first black African colony to gain its independence. Over the next 10 years, most of Africa threw off colonial rule.

Few of the new countries were prepared for self-rule. Since gaining their independence, they have struggled to create stable governments. Tensions between **ethnic groups** have led to unrest in many countries.

In 2002, most African countries came together to form the African Union. The African Union helps its members work together for the benefit of all Africans. It promotes peace and human rights. It also works to improve public health.

## Africa Timeline



---

---

---

---

---

---

---

---

---

---

## Population

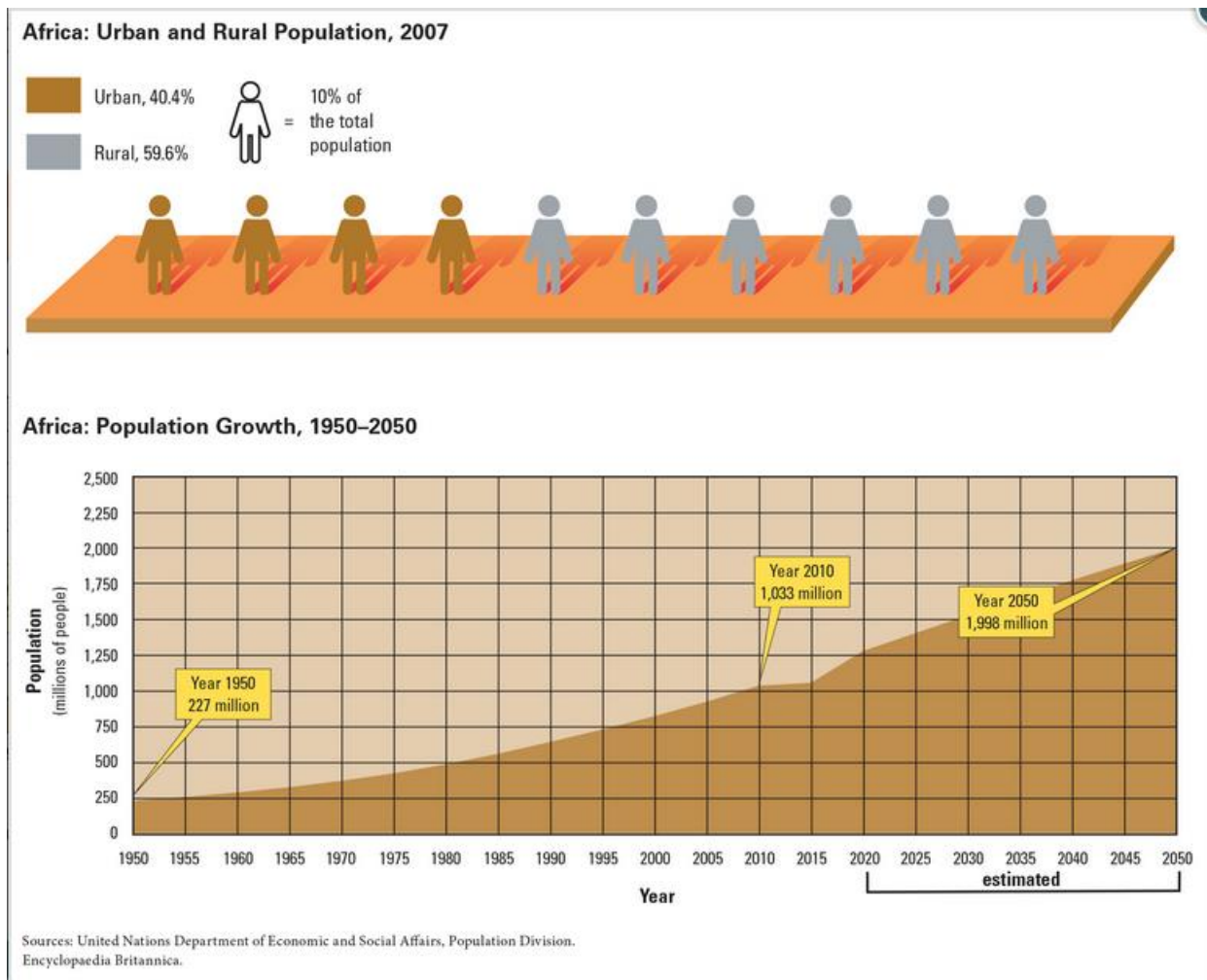
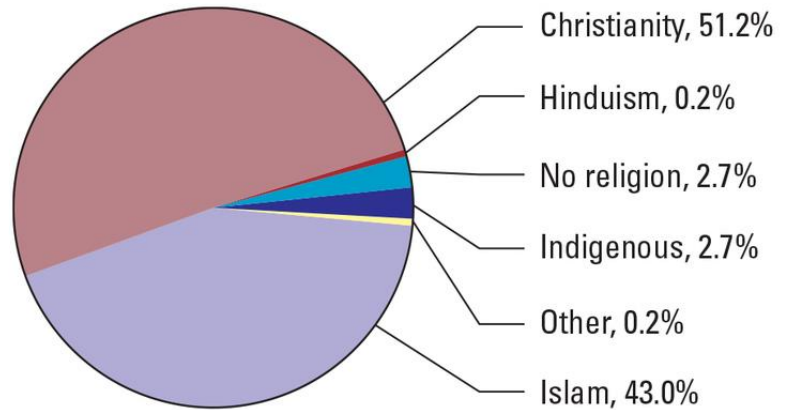
As of 2017, about 1.3 billion people lived in Africa. This is one-seventh of the world's people. Only Asia has more people. Africa has the fastest growing population in the world.

About three-fifths of Africans live in rural areas. Most of them live in small villages, much as their ancestors did. In recent years, however, a growing number of Africans have been moving to cities.

People in Africa follow many different religions. About 4 out of 10 Africans are Muslims. Most Muslims live in North and West Africa. Christians outnumber Muslims. The majority of Christians live in West, East, and Central and Southern Africa.

More than 20 million people practice indigenous religions. There are hundreds of these local faiths. But they have many features in common. Like most other religions, they explain how the universe was created. They also teach what is right and wrong.

**Africa: Major Religions**



1. Find two or more sentences with information that is graphically represented on the Population Density map.

---

---

---

---

---

---

---

---

---

---

### Economic Activity

Mining is an important **economic activity** in Africa. Mining is the process of digging minerals and coal out of the ground. Mining most likely began in Africa thousands of years ago. Today, half of the value of Africa’s exports is from mining.

There are many methods of mining. Each method depends on where a mineral deposit is located. When the deposit is near the surface, mining can be done in large, open pits. When the deposit is deep underground, miners must dig tunnels to reach it. Both open pit and underground mines are used in Africa to get at its mineral wealth.

### Resources

Oil is a key resource in parts of North and West Africa. Much of the oil imported into Europe comes from this region.

Central and Southern Africa are centers for diamond mines. In fact, Africa produces over two-thirds of the world’s diamonds.

Gold is another important resource. More gold is mined in



A herder in Senegal gives his cattle water. Senegal lies in the arid western Sahel.

Central and Southern Africa than in any other region of the world.

## Land Use

The grasslands of North and East Africa are used for **nomadic herding**. Herders move from place to place to find food and water for their animals.

The majority of rural areas of Africa depend on **subsistence farming**. This means that the farmers are raising just enough food to feed their families.

In recent years, many Africans have turned to **commercial farming**. Egyptian farmers raise cotton along the Nile River and in the Nile Delta. Large groves of



date palms grow around oases in the Sahara. The rainforests of West Africa produce cocoa beans. These are used to make chocolate.

Manufacturing is growing throughout Africa. Most of this trade and manufacturing is currently centered in South Africa, but it is quickly spreading to other nations throughout the continent. Manufacturing in Africa includes cars, clothing, steel, and electronics.

As African countries continue to develop, the importance of trade and manufacturing will increase. There will be more jobs for higher skilled workers, like this worker in South Africa.

1. Find two or more sentences with information that is graphically represented on the Economic Activity map.

---

---

---

---

---

---

---

---

---

---

## Part B: Locate Countries of Africa

Use the coordinates to locate and label each place. Make sure it is clear where each place is.

1. Democratic Republic of the Congo (0°, 25°E)
2. Egypt (25°N, 30°E)
3. Gabon (0°, 12°E)
4. Liberia (6°N, 10°W)
5. Madagascar (20°S, 47°E)
6. Mali (17°N, 0°)
7. Morocco (32°N, 5°W)
8. Somalia (10°N, 50°E)
9. South Africa (30°S, 25°E)
10. Uganda (0°, 32°E)





## GEOGRAPHY CHALLENGE 2

Use the thematic maps to answer the questions. For each question,

- write your answer.
- record the thematic maps you used.

Question	Answer
1. Which African countries north of the equator have petroleum (oil) as a resource?	
<b>Map Used:</b>	
2. Which country contains the largest total area with a tropical wet climate?	
<b>Map Used:</b>	
3. What is the large island country that lies east of Mozambique? What is the population density of this country?	
<b>Map Used:</b>	
4. In which countries can a humid subtropical climate be found?	
<b>Map Used:</b>	
5. What are the two most highly populated cities in Africa? In which country is each city located?	
<b>Map Used:</b>	
6. Besides South Africa, in which countries can trade and manufacturing be found?	
<b>Map Used:</b>	

7. What river forms the border between Senegal and Mauritania?	
<b>Map Used:</b>	
8. What resources are found in Ghana? What physical feature located in that country helps to explain why hydroelectric power is a resource there?	
<b>Map Used:</b>	
9. Along which physical feature is most of the population of Egypt located? How does vegetation help to explain why most people live there?	
<b>Map Used:</b>	
10. Which countries north of the equator have a mostly low population density? How do physical features and climate help to explain why large areas of these countries are scarcely populated?	
<b>Map Used:</b>	

### GEOGRAPHY CHALLENGE 3

1. Mark locations A, B, and C on the map.
  - Location A ( $13^{\circ}$  north,  $6^{\circ}$  west)
  - Location B ( $30^{\circ}$  south,  $29^{\circ}$  east)
  - Location C ( $28^{\circ}$  north,  $31^{\circ}$  east)



2. Use the thematic maps to write as much information as possible about the three locations.

<b>Thematic Map</b>	<b>Location A (13° north, 6° west)</b>	<b>Location B (30° south, 29° east)</b>	<b>Location C (28° north, 31° east)</b>
Physical Features			
Climate Zones			
Vegetation Zones			
Population Density			
Economic Activity			

**We think the field photograph best matches Location \_\_\_\_\_ .**

**Supporting-evidence statements:**

1. From the \_\_\_\_\_ map, we learned that this location ...

---

---

In the field photograph, we see ...

---

---

2. From the \_\_\_\_\_ map, we learned that this location ...

---

---

In the field photograph, we see ...

---

---

3. From the \_\_\_\_\_ map, we learned that this location ...

---

---

In the field photograph, we see ...

---

---

# Micro-entrepreneurs: Women's Role in the Development of Africa



A woman makes bread to sell.

## Introduction

Hassana lived in a small village in West Africa. She was a widow with five children. With so many mouths to feed, she often lacked money to buy clothes and school supplies for her children. She had no money saved in case someone got sick. Sometimes even buying food was difficult.

But Hassana had an idea for a small business, or **micro-enterprise**. She wanted to bake bread and sell it in the local street market. Hassana borrowed money from an organization set up to help women start businesses. She used the money to buy an oven. With her earnings from selling bread, Hassana was able to repay the loan. She was also able to slowly grow her business and take better care of her family.

Small business owners like Hassana are called **micro-entrepreneurs**. Entrepreneurs are people who start businesses. *Micro* means tiny. Micro-entrepreneurs are people who start very small businesses. Hassana's business may be tiny, but the effect that micro-entrepreneurs are having in developing countries is not so small. Hassana's story is one of many about women in Africa who are making life better by starting new businesses.

In this lesson, you will learn about some of the challenges faced by poor women in Africa. You will read how some women are pulling themselves out of poverty by becoming micro-entrepreneurs. And you will find out how these women, by helping themselves, are changing their communities.

### Essential Question

**How are women micro-entrepreneurs in developing countries changing their communities?**

Pictured in this outline of the continent of Africa is a micro-entrepreneur. She is one of many African women who have started their own businesses. These women are playing a growing role in the development of Africa. Keep this image in mind as you try to answer the Essential Question.

### Graphic Organizer



[micro-enterprise: a very small business with few or no employees]

[micro-entrepreneur: a person who starts and runs a very small business]

Carefully examine the image your teacher is projecting. The woman on the cover of this brochure lives in Tanzania. Tanzania is a developing country in the eastern part of Africa. This woman is a *micro-entrepreneur*. That means she has started her own very small business.

Talk about each question with a partner. Then, write down your ideas.

1. What interesting details do you notice?

---

---

---

---

2. What kind of information or pictures do you think you might see in this pamphlet?

---

---

---

---

3. Women in developing countries in Africa face many challenges. What might some of them be?

---

---

---

---

4. What small business—or *micro-enterprise*—might this woman have created?

---

---

---

---

5. This woman's micro-enterprise affects the lives of her and her family. What might some of those effects be?

---

---

---

---

---

---

---

5. This woman's micro-enterprise also affects individuals and families in her community. What might some of those effects be?

---

---

---

---

---

---

---

## 1. The Geographic Setting

In this lesson, you will visit three African countries south of the Sahara. Mali is in West Africa. Uganda is in East Africa. Botswana lies in the center of Southern Africa.

**A Developing Country** Most of Africa is made up of **developing countries**. Twenty-five of the world's 30 poorest countries are found in Africa. In 21 of these countries, more than 40% of the population survives on less than \$2 per day.

Poverty makes survival a daily challenge. In 2016, nearly 218 million people in sub-Saharan Africa were **undernourished**, which means they did not get enough food to lead healthy lives. Lack of food stunts, or slows, the growth of about one-third of all children in sub-Saharan Africa.

Disease remains a serious challenge throughout much of the continent. Malaria, for example, affects people in many parts of Africa. Mosquitoes spread the parasite that causes this illness, which can be deadly especially to children. Health experts estimate that a child dies from malaria every two minutes, and more than 95 percent of those deaths are in Africa.

Natural disasters have created other challenges. In recent years, **drought** has struck many African countries. The lack of rain has resulted in crop failures for many farmers and in the deaths of animal herds for **pastoral nomads**. The loss of crops and livestock has led to severe food shortages.





### Women Carry a Heavy Load

There is a traditional division of labor in Africa between men and women. Men hunt, herd, or work for wages. Women take care of the family. This often involves hauling firewood and water over long distances.

War is another serious challenge. Many countries in Africa, such as Somalia, South Sudan, and the Democratic Republic of the Congo, have been torn apart by **civil war**. A civil war is a war between groups that are living in the same country. Each of these conflicts has resulted in the deaths of hundreds of thousands of people.

**Women Face Added Challenges** The challenges of poverty, disease, natural disasters, and wars affect a large proportion of Africans, but they often weigh heaviest on women. One reason for this is Africa's traditional **gender-based division of labor**. This is the division of work in a society based on a person's gender.

Traditionally, men in Africa have been the money earners, raising cash crops or working for wages. Meanwhile, women have been responsible for the care of the family, a responsibility that often includes growing food on small plots of land to feed their families. As important as this work is, it does not earn money.

Poor women who need to earn money face added challenges. One is a lack of education. In sub-Saharan Africa in 2016, more than 25 percent of women ages 15 to 24 could not read, which left few jobs open to them.

Often the only place poor women can find to make money is in the **informal economy**. People in the

informal economy exchange goods and services without much government control. They might, for instance, sell food in a street market or trade childcare for firewood. They do not have a license for their business, and they usually do not pay taxes on any money they might earn.

For many African women, the informal economy has become an area of opportunity in which they can start a new business without a lot of money. In this lesson, you will get to know some of these women micro-entrepreneurs.

## ► Geotermis

developing countries: a poorer country with a less advanced economy. In general, developing countries are trying to increase their industries and improve life for their people

undernourished: someone who does not get enough food to lead a healthy life

gender-based division of labor the division of work into two categories based on gender. The result is that men and women do different kinds of work.

informal economy the part of the economy in which goods and services are exchanged outside of government control. People who work in the informal economy often sell goods on the street or in a street market.

micro-enterprise a very small business with few or no employees

micro-entrepreneur a person who starts and runs a very small business

### Gender Equality in Africa, 2006



Source: United Nations Development Programme and World Health Organization.

Write definitions for the terms below. Draw a symbol that will help you remember the term. Write a sentence that includes the term. The sentence must make sense and show you understand the meaning of the term.

**gender-based division of labor**

Symbol:	Definition:
	Sentence

**informal economy**

Symbol:	Definition:
	Sentence

**micro-enterprise**

Symbol:	Definition:
	Sentence

**micro-entrepreneur**

Symbol:	Definition:
	Sentence

1. What challenges do people in developing countries in Africa face?

---

---

---

---

---

---

---

2. What additional challenges do poor African women face as they try to get out of poverty?

---

---

---

---

---

---

---

## 2. Grinding Peanuts in Rural Mali

The sound of wood hitting wood is common in many villages in Mali. It is the sound of women preparing two of Mali's most common foods for cooking: grains and peanuts. It takes a lot of energy to grind these crops sufficiently so that they can be made into meals.

Mali is one of the poorest countries in the world, and much of its population lives in rural villages. Women work especially hard, but things are changing in some villages in Mali—and women microentrepreneurs play a large role.

**A Machine Changes the Way Women Work** In the small village of Sanankoroni in Mali, a machine grinds peanuts so that the village women do not have to pound them by hand. The machine grinds the peanuts much faster and also does a better job.



### The Country of Mali

Mali is a large country in West Africa. The Sahara covers the northern half of Mali. Grasslands of the Sahel spread across most of the southern half.



### A Machine with Many Functions

The multifunctional platform is built around a simple engine. But the things it can do are anything but simple. This machine can be attached to different tools. Depending on the tool, it can grind grains, pump water, generate electricity for lights, charge batteries, and much more.

Grinding peanuts is just one thing this machine, called a *multifunctional platform*, is capable of doing. The multifunctional platform is a simple, sturdy machine that can be used in many ways. Its heart is a small engine that runs either on diesel fuel or on oil from plants, and rubber belts connect it to different tools. The women of Sanankoroni connect the engine to a grinding tool that turns peanuts into peanut butter.

The multifunctional platform was created by a Swiss inventor who believed that the machine would improve women's lives. He was right. His invention has changed how women spend their time. Many used to spend three days grinding 100 pounds of peanuts by hand. Now the machine can do that in just over an hour. Women have more time to dedicate to other income-earning activities, such as selling peanut butter. One survey found that in Mali, where 50% of the people live on less than \$2 per day, the average yearly household income increased by nearly \$70.

**Aid from International Organizations** The women of Sanankoroni bought the multifunctional platform with the help of the United Nations Development Programme (UNDP), an international organization that works to reduce poverty in developing countries. The women formed a group and raised half the cost of the machine, and the UNDP provided the rest of the money. The UNDP program

in Mali has served as a model for both other organizations and African nations.

In addition to providing funding to purchase multifunctional platforms, organizations have also formed to give small amounts of credit, or small loans, to poor people. The average loan amount in developing countries is often less than \$1,000, but it could be for less than \$100. Because the loan amounts are small, these groups are known as *micro-credit organizations*.

As with buying multifunctional platforms, women often work in groups to obtain small loans. In these arrangements, no member of a group will be eligible to take out another loan from the organization until everyone's first loan has been repaid. Women apply social pressure to other group members to ensure that each repays her part of the loan.

**Earning While Learning New Skills** The Sanankoroni Women's Association started a peanut-grinding business with their multifunctional platform. Customers from Sanankoroni and nearby villages pay a fee to use the machine to grind peanuts, and the women then earn money by running the machine for their customers.



#### **The Platform's Positive Impact**

By providing economic benefits and increasing free time, the multifunctional platform has enabled women to improve their health. Women can afford, and have the time, to visit to local health clinics more regularly. Moreover, clinics use the electricity generated by the machines and can now provide services to the community after dark.

The new business owners have learned many new skills. For example, they have learned how to run the machine and keep it in good repair. They have learned how to create schedules for their workers and customers. And they have learned basic accounting so that they can ensure that they have enough funds to buy fuel and to pay their workers.

**Improving the Quality of Life** Thousands of villages in Mali and other nations in Africa now have their own multifunctional platform. This machine has improved the quality of life in these communities. For example, families in Sanankoroni have more time together now that the women do not spend all day grinding peanuts by hand.

Another improvement in these villages is that attitudes toward education have changed. Before the machine arrived, only 9 women in Sanankoroni, a village of 460 people, could read and write. A year later, more than 40 women were attending classes to learn how to read. Girls who used to stay home to help with chores are now going to school.

In the village of Mountougoula, women purchased a generator to connect to their machine to produce electricity. The generator runs the lighting system they set up in their village. The lights have made the village safer at night, and storeowners are making more money now that people can shop after dark.

The machine has improved the lives of men as well. The Sanankoroni Women's Association hired several men to work in their business as mechanics, maintaining and repairing the machine. "It's better than farming," says one mechanic.

However, not all villages have experienced the positive effects of the multifunctional platform. For example, some villages lack the tools or parts needed to properly maintain and repair the

multifunctional platform. Obtaining these items can increase costs beyond the income that can be earned from the machine. If the machine is not maintained or repaired, the gains made by the community may be lost.



1. Describe the micro-enterprise discussed in this section, how women micro-entrepreneurs created it and how it works.

---

---

---

---

---

2. How has this micro entrepreneur changed people's lives and this woman's community?

---

---

---

---

---

### 3. Selling in Uganda’s “Poor Man’s Market”

Kalerwe market in Uganda is an amazing place to visit. From the center of the market, stalls stretch as far as the eye can see, and between them, buyers roam the muddy, crowded lanes. Sellers shout information about the food, goods, and services they have to sell. Kalerwe is known as the “poor man’s market,” but it attracts all kinds of people from nearby Kampala, the capital of Uganda. They are drawn to the market by its bargain prices.

Markets like Kalerwe are quite common in Uganda and most other African countries. Such markets are part of the informal economy. They provide opportunities for people to sell goods and services without having to obtain a business license, and often the sellers can pocket their earnings without having to pay taxes. Many successful women micro-entrepreneurs got their start in these markets, including Margaret Saajjabi.

**Bananas Fund a Micro-enterprise** Margaret Saajjabi runs several profitable micro-enterprises in Uganda. She owns land in Kalerwe market and rents many market spaces to other people. Some of her tenants have built stalls in the space, while others sell their goods and services in the open air. Her tenants include hairdressers, electricians, vegetable sellers, and cooks.



#### The Country of Uganda

Uganda is a densely populated country in East Africa. Its capital, Kampala, lies on the shores of Lake Victoria, Africa's largest freshwater lake.



Open-Air Markets Are Popular Much of the buying and selling in Uganda goes on in outdoor markets like this one. Some microentrepreneurs build stalls, and others sell their goods and services in the open. Such markets are part of Africa's informal economy.

Born into a very large family, Saajjabi was studying in high school when her father told her that there was no longer enough money for her to continue her education. Saajjabi then left high school and worked for the police and later as a telephone operator, but she longed to start her own business.

Saajjabi got her start by selling bananas by the side of the road. She then received micro-credit to help her grow her business. She received multiple loans, and when she had sufficient money, she began buying land in Kalerwe market. In addition to renting out market spaces, Saajjabi sells large cans of water to



local people, and she created a parking lot that can accommodate 50 cars. People who come to Kalerwe pay to park there.

### **Difficulties for Ugandan Women in Business**

Saajjabi found that women face special challenges in business, such as getting funding to start or expand a business. In Uganda, women often lack the education or collateral to obtain a loan. Collateral is an item of value used to secure a loan. For example, few women own land that can be used as collateral. Moreover, women often have financial hardships that require them to use loan money to pay for food or schooling rather than to invest in their business. Saajjabi faced such difficulties herself and, at times, had difficulty repaying loans.

To get around this problem, Saajjabi created a savings club with other women so that they



### **An Outdoor Beauty Shop**

Some of Africa's most successful micro-enterprises can be found in local markets. Many are owned by women. With the money they earn, women can send their children to school or build homes for their families.

could help one another save money. When a woman needs a loan, she borrows from others in the club.



### **A Micro-entrepreneur at Work**

Margaret Saajjabi has built a successful business from very small beginnings. She once sold bananas. Now she rents out space to other micro-entrepreneurs.

**Supporting an Extended Family** Margaret Saajjabi is a good example of how one woman's success can benefit others. In her case, the people who have benefited the most from her success are the members of her large family. Saajjabi supported her own 6 children and helped raise 19 nieces and nephews. Saajjabi ensured that all of them finished school.

Saajjabi believes that a good education is important for both girls and boys. Additionally, she believes that all children should learn to respect the value of work, and she required the children in her family to work at Kalerwe market during their school holidays.

**Creating New Economic Opportunities** Saajjabi's success has rippled outward from her extended family to other people in her community. The people who rent market space from her now have a way to make money for their families. She has also hired guards for her parking business, and she plans to build more shops and to employ more young women. Moreover, she even started an elementary school in her village that serves 450 students.

Saajjabi encourages other women to start their own businesses. "You have to be confident," she says. "Develop the skills of your trade. Don't beg off and say, 'I'm just a woman.'" If Saajjabi had thought that way, she might still be selling bananas by the side of the road.

1. Describe the micro-enterprise discussed in this section, how women micro-entrepreneurs created it and how it works.

---

---

---

---

---

2. How has this micro entrepreneur changed people's lives and this woman's community?

---

---

---

---

---

## 4. Cooking Up Comfort Food in Botswana

Kgosi lives and works in Gaborone, the busy capital of Botswana, a country in southern Africa. However, Kgosi grew up in a rural village. At lunchtime, he used to long for a hot dish of *stampa* (shredded beef) or *papa* (mixed corn and beans), the “comfort foods” that he grew up with. Unfortunately, the only restaurants near his workplace in Gaborone were fast-food chains.

One day Kgosi looked down the street and saw a colorfully painted food truck with a sign above it proclaiming “Mama’s Fast Food.” From the wonderful smells drifting out of the caravan, Kgosi knew at once that the foods of his childhood were cooking inside.



### The Country of Botswana

Botswana is a sparsely populated country in the center of Southern Africa. Gaborone, the capital and largest city, is located on the border between Botswana and South Africa.



### Kgosi's "Comfort Food"

In addition to *stampa* and *papa*, other traditional foods from Botswana include dried mopane worms, the porridge-like cornmeal *pap*, and *madombi* (pictured). *Madombi* are traditional steamed bread dumplings that are served with stew. Microentrepreneurs can sell foods like this out of a truck or trailer to earn money.

A Used Trailer Becomes a Street-Side Restaurant Kgosi is typical of many people who live and work in the city of Gaborone. They grew up in the country and then moved to the capital to find work. Most eat breakfast and lunch near their workplaces. This has created an opportunity for many women micro-entrepreneurs to open food trucks in modified trailers, which are similar to trailers that people in the United States might use for camping.

A woman must do several things to start a food truck business. First she needs to purchase a trailer, often in neighboring South Africa. Because of the trailer's cost, women have to save money for years before they can afford one, or they often have to borrow money. They may seek financial assistance from parents or family members or from organizations that provide loans to micro-entrepreneurs.

Most caravans come with a small stove and a cooler already installed, but these are not sufficient to run a food truck. The women must then hire someone to equip the trailer with a kitchen and to build shelves and racks to store supplies and gas tanks to fuel the stove.

Finally, a woman must find somewhere to park her food truck. Any place where many people work and shop is a good location. Women must also have access to a car or hire someone to drive the trailer to her chosen spot. Many food truck owner sets up plastic chairs and patio tables, and people eat outside under a canvas canopy while they enjoy a meal that reminds them of home.

Creating Jobs Along with Food Successful food truck owners can make enough money to repay their loans and then expand their business. Some save enough money to buy a small truck, which makes it easier to buy supplies in South Africa, where prices are usually lower.



### Community Meeting

Members of a group that obtained a microfinance loan collect repayment. Group members ensure that other members repay their part of the loan. None of the group members is eligible to receive another loan from the lender until the first loan has been repaid.

As their businesses grow, some women who own food trucks can hire workers. They often hire family members to help cook, clean, and transport supplies. Some micro-entrepreneurs also create opportunities for other women to start their own businesses. For example, a restaurant owner might prepare “box lunches” for another woman to sell in a different part of the city. This financial arrangement benefits both women.

The families of these micro-entrepreneurs may also benefit. In some cases, women may earn enough money to send their children to school and to buy land and build homes. However, not everyone who gets a loan from a micro-credit organization may see such benefits. Recent studies have suggested that loans are not as effective as had been hoped. Evidence has indicated that most borrowers have experienced little improvement in their income or overall financial well-being.

Although loans are not likely to end poverty, they have helped microentrepreneurs create profitable businesses. The people of Botswana, and other African nations such as Uganda and Mali, benefit from new jobs that are created when micro-entrepreneurs start businesses. This helps increase economic development as well as the nations’ GDPs.

1. Describe the micro-enterprise discussed in this section, how women micro-entrepreneurs created it and how it works.

---

---

---

---

---

2. How has this micro entrepreneur changed people's lives and this woman's community?

---

---

---

---

---

## Summary

In this lesson, you learned that women in Africa face many challenges. Poverty is widespread, and the gender-based division of labor has made it difficult for African women to earn money. You met some of the micro-entrepreneurs who have started small businesses as part of the informal economy. Through their micro-enterprises, these resourceful women have been able to build successful businesses.

Women micro-entrepreneurs can be found in every country. Most of them face similar challenges, such as finding the money needed to start a small business. Although these women require only a relatively small loan, banks are generally unwilling to make loans to the poor. As a result, some turn to micro-credit organizations.

Women are part of a larger movement in the growth of microenterprises across Africa. As you examine the map of micro-credit organizations in the next section, think about the effects of these loans.

*Write each term next to the correct definition.*

Vocabulary Term		
micro-entrepreneur	<input type="text"/>	1. the division of work into two categories based on sex, or gender. The result is that men and women do different kinds of work
gender-based division of labor	<input type="text"/>	2. the part of the economy in which goods and services are exchanged outside of government control. People who work in the informal economy often sell goods on the street or in a street market
informal economy	<input type="text"/>	3. a very small business with few or no employees
micro-enterprise	<input type="text"/>	4. a person who starts and runs a very small business

*Now that you recognize the advantages and disadvantages of micro-loans, consider what you would do if you had the opportunity to apply for one. Write a paragraph in which you weigh the costs (disadvantages) and benefits (advantages) of receiving a micro-loan. Use this analysis to help you decide whether you would ultimately apply for such a loan.*

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

# Creating a Pamphlet to Promote Micro-enterprises

Picture yourself working for an organization that educates women in developing countries in Africa about micro-entrepreneurs. Your task is to design a pamphlet for these women. It should be engaging and easy to understand. It should also answer the Essential Question: *How are women micro-entrepreneurs in developing countries changing their communities?*

Your organization has a limited budget for this project. So, you must create your pamphlet using just one standard-size sheet of paper. How you fold the paper is up to you.

Your pamphlet must have

- an attractive cover page with a title. The cover page should be eye-catching. It should make the reader want to see what is inside.
- a section about challenges faced by people in developing countries in Africa, especially women who are trying to get out of poverty.
- a section that describes one kind of micro-enterprise that African women have developed.
- a section that explains how these women and their micro-enterprise have changed their communities. It should tell how they have affected the women, their families, and the people in and around the community.
- a map that corresponds to some part of the pamphlet.

Also, make sure each section of your pamphlet

- has an appropriate title.
- includes at least one photograph or drawing that helps tell the story of that section.
- has clear, simple text. Remember, your readers might have little or no formal education.

Make your pamphlet as interesting and engaging as possible. For example, you might use a format similar to a comic book.

Lined writing area with 21 horizontal lines.