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WINROCK
INTERNATIONAL
Putting Ideas to Work

Women's Micro-Enterprise Development Activity

Beneficiary Success Stories

Chisinau 2008

The Women's Micro-Enterprise Development Activity (WMEDA) in Moldova is implemented in the Republic of Moldova by Winrock International with financial support provided by the Argidius Foundation. The program strives to create new employment and income in order to reduce the economic need that often increases the susceptibility of young people to the false promises of traffickers. Through in-kind equipment grants and technical assistance, WMEDA is helping young women from rural areas start new businesses and engage in income-generation activities.

Founded in 1956, the Argidius Foundation follows a strategy of support for international, market-driven, business development initiatives to alleviate poverty, focusing on microfinance, business development services, and entrepreneurial education in selected countries in Africa, Europe, and Latin America. In Moldova, Argidius is currently funding projects implemented by Catholic Relief Services and Winrock International.

WMEDA activities build on the Winrock-implemented New Perspectives for Women (NPW) project, with financial support for NPW provided by the U.S. Agency for International Development Mission for Ukraine, Belarus and Moldova, under the terms of Cooperative Agreement No. 121-A-00-04-00009-00. The opinions expressed in this publication are those of the author and do not necessarily reflect the views of the Argidius Foundation or USAID.

INTRODUCTION

The difficult transition to a market economy that Moldova underwent after gaining independence in 1991 led to growing poverty and declining social welfare. While economic growth is now increasing, the Republic of Moldova remains Europe's poorest country. The average annual salary is estimated to be only \$810 per capita, and over 40 percent of the population lives below the absolute annual poverty line of \$220 per capita. Poverty is concentrated in rural areas, where more than 70 percent of the economically disadvantaged live.

Women have been hardest hit by this economic crisis. The majority of unemployed Moldovans are women, who earn 70 to 80 percent of men's salaries while being three times as likely to lose their job. Women's participation in business is particularly low. Since independence, childcare and other services have become less accessible as state subsidies have dried up, placing increased pressure on women trying to juggle the dual responsibilities of work and home. As women spend more of their time engaged in unpaid domestic labor, they lose access to training or opportunities to acquire skills that would enable them to obtain better employment. Instead, they are often relegated to unstable, poorly paid and legally unprotected informal work.

While young adults in Moldova face many economic hardships, young women who increasingly consider going abroad in search of employment are particularly vulnerable to exploitation by human traffickers. In recent years, an estimated 3,500-5,000 Moldovans have been trafficked for the purposes of sexual exploitation, begging, and other types of forced labor each year.

Young women are especially vulnerable because of a high global demand for women to enslave in sexual exploitation, as well as a lack of experience of young women in gauging fraudulent job offers or understanding how to protect themselves if they end up in a dangerous situation abroad.

In July 2007, Winrock International was awarded \$150,000 from the Argidius Foundation to implement the Women's Micro-Enterprise Development Activity (WMEDA) in Moldova. Building on the successes of the USAID-funded New Perspectives for Women project, the WMEDA initiative creates employment and improves income in order to reduce the economic pressure that often increases young people's susceptibility to the false promises of traffickers. Through WMEDA, Winrock is providing in-kind equipment grants and technical assistance to up to 75 young women through August 2008. These young women from across the country are receiving technical assistance and in-kind equipment grants to start new businesses and income generation activities.

The profiles presented in this booklet demonstrate some of the achievements that these young women, with assistance from WMEDA, have made in less than 12 months of project implementation. By sharing their stories, Winrock hopes to celebrate beneficiaries' successes as well as demonstrate to young women across Moldova that it is possible to build a better future for themselves and their families in their home country.

**Tatiana Gheorghita,
Balti,
33 years old**

Tatiana, a young woman from Balti, was selling home plumbing fixtures and supplies at the town market when she learned about Winrock's long-term entrepreneurship course. While her job provided valuable income for Tatiana and her family, she still found it hard to meet their basic needs. Tatiana wanted to develop her market sales into a formal business in order to improve her family's livelihood. In February 2007, she completed the entrepreneurship course and used what she had



learned to register her business. During the summer, she opened two small stores in addition to her stall at the market. Later that year, Tatiana applied to the WMEDA grant program for assistance with expanding her operations.



In December, Winrock provided Tatiana with an in-kind grant of a computer, printer, and fax machine. Computerizing her accounting and sales operations enabled Tatiana to simplify her bookkeeping and draft quotations and invoices more easily. The fax machine improved her communication with Chisinau wholesalers. As a result, Tatiana has hired an additional employee, and her revenue has increased by almost 66% to approximately \$10,000 per month. She

continues to explore opportunities to expand her business. By early 2009, Tatiana hopes to open a new retail location, which will further increase her business' revenue and workforce.

**Marina Bezmosciuc,
Straseni,
17 years old**



Marina, a high school student from a town in central Moldova, was inspired to open a business after attending Winrock's entrepreneurship course in the summer of 2007. Initially, she considered opening a beauty salon. After conducting market research and noting the strong competition in that sector, she decided to open a breakdancing school for young people instead. Marina started up the new venture shortly after completing the course and applied to the WMEDA grant program for assistance with expanding the business.

In late 2007, Marina received an in-kind grant of a professional audio system and safety mattresses for trainings. The professional equipment helped her to attract new clients, nearly doubling the school's students and revenue. As a result, Marina now earns approximately \$80 per month, which is not insignificant for a high school student from rural Moldova, and employs a salaried trainer as well. Marina's future plans include offering classes in new dance styles, which would increase



her profit and provide for the creation of an additional part-time job. Her clients benefit from the business as well because the activity is healthy and promotes teamwork. In fact, some of the school's students recently took part in the 2008 Moldova Dance Championships in Chisinau and won several top prizes.

**Liliana Tarlapan,
Balti,
33 years old**



Liliana, a young woman from Balti, was a skilled seamstress but unhappy with the low wage provided by her job with a local clothing manufacturer. Last year, she enrolled in Winrock's entrepreneurship course to explore the possibility of starting her own business. With only an old, basic sewing machine, Liliana started producing children's clothes and selling them at the local market. In November 2007, she applied for a grant from the WMEDA program to expand the business.

Thanks to the new sewing machine with an expanded range of functions that she received through the program, Liliana increased both the quality and the speed of her production. Her revenue increased by 70%, and she now sells larger volumes of clothes through a Chisinau wholesaler. Her monthly profit has increased nearly 50%, from \$350 to \$500 per month. Liliana now employs one additional worker as well. She is currently saving for an additional sewing machine to increase production further in the future.

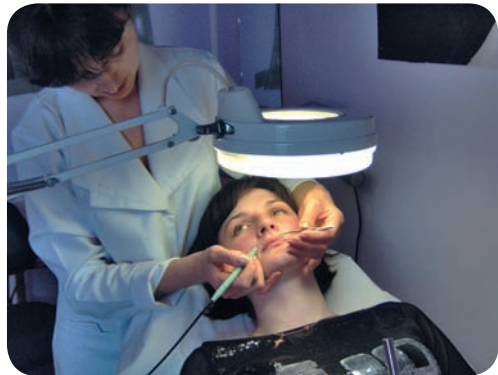


**Angela Cebotari,
Soroca,
27 years old**



Angela, a young woman from a town in northern Moldova, developed the idea of opening a beauty salon while attending Winrock's entrepreneurship course. She drafted a business plan and took out a \$2,000 loan. Combining that amount with \$1,000 from her own savings, Angela was able to lease and remodel a space for a new salon and buy the necessary start-up equipment. In January 2008, she applied for a grant from the WMEDA program to expand her services.

In April, Winrock granted Angela special equipment for cosmetic hair removal. This enabled her to hire a new employee in order to provide this new service. Discovering that haircutting services faced greater competition and were less lucrative, she decided to refocus her operations exclusively on cosmetic services, which enabled her to move the salon to a smaller, less expensive location and increase her profitability.



**Galina Dimova,
Vulcanesti,
27 years old**



Galina, a young woman from southern Moldova, was working as an accountant in a local government office when she learned about Winrock's six-week entrepreneurship course. In order to generate more income, she signed up for the course and developed an idea to establish a therapeutic salon in her town. After completing the course in November 2007, Galina started the salon with her own funds. Shortly thereafter, she applied to the WMEDA grant program for assistance with expanding her business.

In March 2008, Winrock provided Galina with specialized massage equipment worth approximately \$1,000. Galina was also able to hire an additional part-time employee. By the end of the month, her revenues had increased by 8%, and her client base had increased significantly as well. Although she is thrilled with her average monthly profit of nearly \$800, Galina hopes to continue expanding the variety of her services so that she can attract an even wider range of customers.



**Lidia Padureac,
Balti,
33 years old**



Lidia, a professor at a university in Balti, was earning a very modest salary when she came up with the idea of starting a hairdressing salon. To prepare, Lidia signed up for the entrepreneurship course offered at Winrock's local Regional Support Center. During the course, she drafted a professional business plan for the salon. Together with her husband, Lidia opened the salon in August 2006. Thanks in part to its central location, the salon soon became very popular and could not keep up with demand. To help address this situation, Lidia applied to the WMEDA program for help with expanding the business.

In December 2007, Lidia received an in-kind grant of furniture and equipment in order to add an additional hairstylist workstation. As a result, Lidia has been able to hire two additional hairstylists, each of whom works a six-hour shift. In addition to providing employment for a staff of eleven employees, Lidia earns about \$500 in profit each month.



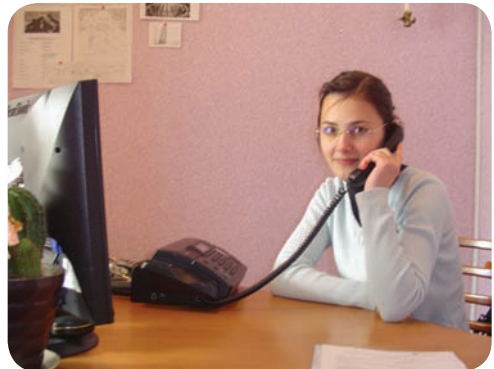
**Elena Chescu,
Calarasi,
24 years old**



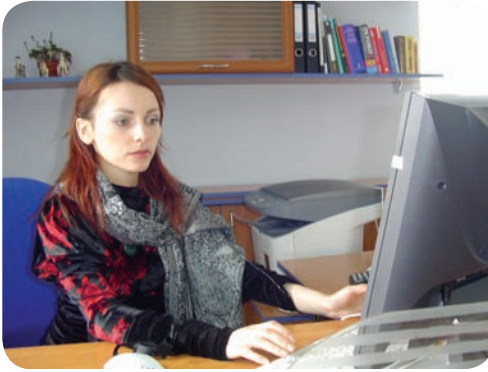
When Elena, a young girl from central Moldova, graduated from college a year ago, she got the idea to go into business for herself. Unfortunately, she had neither a specific business idea nor management experience. When a local government official informed her about a free course in entrepreneurship offered by Winrock that summer, however, Elena gladly took advantage of the opportunity. Through the course, Elena developed an idea to open a business offering translation, printing and typing services, and with her own limited funds she registered and started the business soon thereafter, strategically locating it next to a notary's office in order to take

advantage of the local demand. She also applied to the WMEDA grant program for assistance in improving and expanding her business.

In December 2007, WMEDA provided Elena with an in-kind grant of a computer, fax and printer/copier worth approximately \$1000. This equipment helped Elena to more quickly serve her clients and to improve the quality of her services. Although her monthly revenues are still a modest \$300, they are increasing. Elena also has created two new positions at her business, so others in her community are benefitting as well.



**Olesea Rusnac,
Balti,
27 years old**



Olesea, a woman from Balti, was performing one-time translation services for different organizations in her city. The income from her translation services combined with some additional activities such as selling clothing at a local market provided insufficient income to meet her needs. Olesea dreamed of using her degree from the foreign language department of a local university to establish a more sustainable translation business. In order to realize her vision and enrich her knowledge of business adminis-

tration, she signed up for Winrock's six-week entrepreneurship courses. After completing the courses in March 2007, Olesea enrolled in additional Winrock courses on accounting and computer science. She also began initial preparations to launch a translation, printing, and typing services business. In order to speed up the launch of her new business, Olesea applied to the WMEDA grant program.

In December, Winrock provided her with a computer, fax, and printer/copier worth approximately \$1,000. Using her new equipment, Olesea was able to offer high-quality, professional services. She was also able to create one new full-time and one new part-time job. As a result, Olesea's revenues have now reached \$600 a month. Her plans for the future include enlarging her range of services and attracting more clients.



**Tatiana Cislari,
Causeni,
20 years old**



Tatiana is a young girl from Chircaies-ti village, Causeni. Last year, she graduated from the local college. At that time, Tatiana and her family bred rabbits as a hobby that generated a small amount of income. In order to learn about entrepreneurship and small business management, Tatiana enrolled in Winrock's six-week entrepreneurship course. Through the course, she was able to develop her idea for a professional rabbit breeding business and apply for a grant from the WMEDA program.

Winrock provided Tatiana with an in-kind grant of construction materials for rabbit hutches worth approximately \$1,000. Tatiana purchased the rabbit families for her business herself. She now has eight rabbit families and expects her number of rabbits to increase considerably within a few months, which will provide a good source of revenue.



**Ina Botoroga,
Soroca,
20 years old**

Ina, a young girl from a small village in the Soroca district, recently graduated from a local college. Being the oldest of three sisters in a family facing severe economic difficulties, Ina decided to take the initiative to improve her family's welfare. In order to address her lack of knowledge about running a small business, she decided to participate in the Winrock entrepreneurship course. While taking the course from September to October 2007, Ina applied to the WMEDA grant program for assistance in increasing the minimal income generated by her mother's sewing and tailoring workshop.



In December, Winrock provided Ina with a sewing machine, a professional iron and iron table, and some furniture items worth over \$600. Also, Winrock helped her attend a professional seamstress course. As a result, Ina was able to revitalize her mother's informal business and add a new job position. The revenues of her business are still a modest \$200 per month, but Ina hopes to increase its growth rate by attracting more clients from the city.

**Natalia Munteanu,
Cahul,
32 years old**

Natalia is a young woman from southern Moldova who had a negative experience working abroad. After being repatriated and realizing that her future lay at home with her family and child, Natalia began looking for work. Since she lived in the countryside, Natalia decided to take up strawberry growing. Initially, her business struggled because of a lack of equipment and business knowledge. However, Natalia heard about Winrock from her psychologist and decided to enroll in its entrepreneurship course. The course helped her to develop her business idea and apply for WMEDA assistance.



In December 2008, Winrock provided Natalia with an in-kind grant of irrigation and air-conditioning equipment. As a result, she created four seasonal jobs and projects that her revenues for the spring and summer season will reach \$1,000. However, this is just the beginning. Natalia anticipates an increase in revenue next season to \$5,000.

**Tatiana Topciu,
Ceadir Lunga,
37 years old**

Tatiana, a woman from southern Moldova, was barely getting by with her agricultural work. Almost every year, she lost an important part of her harvest due to natural disasters. Tatiana dreamed of opening a greenhouse but had limited resources and skills to run a small business. By chance, Tatiana learned about Winrock's long-term entrepreneurship course. Upon completing the course, she successfully applied for a grant from the WMEDA program.

In March 2008, Tatiana received the construction materials, irrigation system, and seeds necessary to start her greenhouse. As a result, she has secured a more stable economic situation by creating a permanent job for herself. In addition, Tatiana has created an additional



temporary job position. Her revenues now total almost \$400 per month. She is planning to increase the quantity and quality of her vegetable production and identify new potential markets.

**Zinaida Cirpala,
Cahul,
25 years old**



Zinaida, a young girl from Cahul, dreamed for two years about opening a fast-food kiosk in the city. Although she had already installed the kiosk frame, Zinaida stopped working because she did not know how to open a business with the small business administration and lacked self-confidence. After completing Winrock's entrepreneurship course, she applied for a grant from the WMEDA program.

Winrock provided Zinaida with an in-kind grant of kitchen equipment, including a refrigerator, microwave, and furniture, after she completed her kiosk renovations and obtained the requisite licenses and documentation. Since she opened her kiosk, Zinaida has earned approximately \$85 per day and been able to create a job for an additional worker.



**Tatiana Ivancenco,
Causeni,
20 years old**

Tatiana is a young girl from Hagimus village, Causeni. After graduating from the local college, she wanted to start a business to improve her family's economic situation. A long time ago, she came up with the idea of producing and selling mushrooms. She had already collected specialized literature on the subject and visited a similar business for mentoring support. Nevertheless, she was afraid of opening her own business. After hearing about the Winrock entrepreneurship course from a friend, she participated in the program and developed a business plan and an application for WMEDA assistance. With her newfound self-confidence, Tatiana took the step of registering her business in March 2008.



In April, Winrock provided Tatiana an in-kind grant of an air-conditioning system, mycelium, and plastic bags worth \$1,271. After only 1½ months of operation, she has already taken in \$500 in revenue. She now has the ability to offer three new job positions. Tatiana is convinced that her good start will continue and that her revenues will increase. She is already planning to reach additional regional markets.

**Diana Tocan,
Cahul,
27 years old**



Diana, a young girl from Cahul, was running a business that sold copiers and toner and offered printer repair services but was struggling because she did not have enough knowledge or experience with small business management. She learned about Winrock its long-term entrepreneurship training from a friend. While taking the course, Diana developed a plan to expand her business by offering new services and opening an additional location. After the course, she applied to the WMEDA program.

In March 2008, Winrock provided Diana with a printer, fax machine, laminator, and a binder worth \$914. The new equipment enabled her to

offer new range of services, including professional laminating, binding, and copying. Also, Diana created a new job position. Her monthly revenues increased from \$300 to \$800. She is now planning to diversify her services and open the new location, which will create another new job position.



Women's Micro-Enterprise Development Activity

**For further information please contact the Program Manager
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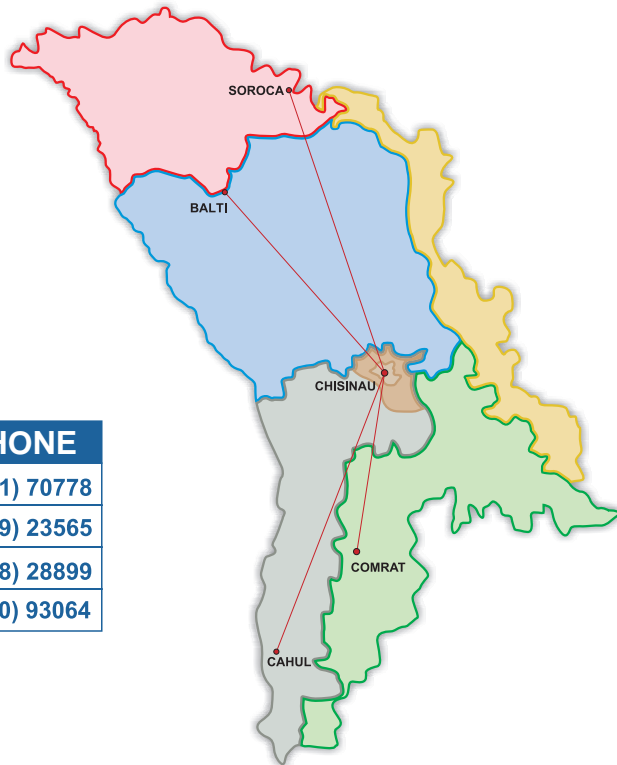


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