

SUCCESS STORY

Stitching Together a Livelihood in South Africa

*South African Microenterprise Development Institute
Southern New Hampshire University/University of Limpopo*



Photo by William O. Maddocks, MDI-SA Director

Micro-entrepreneur Josephine is co-owner of a seamstress shop in Limpopo Province, South Africa. She is a member of the Small Enterprise Foundation micro-credit program. Seated behind her is her son. With the income she earns at her shop, she will be able to pay her son's school fees once he is old enough to enroll.

Josephine co-owns a seamstress shop in Limpopo Province, South Africa, where she does alterations, creates new garments to customer specifications, and offers custom wedding gowns. She dreams about becoming a fashion designer and paying her son's school fees once he is old enough to enroll.

These simple dreams would have been unimaginable when Josephine was her son's age and living under the Apartheid regime. But now she is benefiting from attending the Microenterprise and Development Institute (MDI-SA), a three-week intensive training program for microfinance practitioners that was created by the HED partnership between Southern New Hampshire University and the University of Limpopo that is funded by USAID.

Josephine is a member of the Small Enterprise Foundation (SEF) microcredit program, which extends small loans to low-income entrepreneurs in South Africa who would not normally qualify for credit through traditional bank lending.

While Limpopo Province remains one of South Africa's poorest, strides are being made to build a more equitable economy that provides opportunities through microenterprise programs such as the MDI-SA. Between 2004 and 2007, the MDI-SA trained 233 practitioners from all over Africa and other parts of the developing world including 20 SEF members.

Josephine is determined to expand her business to earn enough money to make a good life for herself and her child.

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