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Putting Ideas to Work

New Perspectives for Women

The *New Perspectives for Women* project is implemented in the Republic of Moldova by Winrock International with financial support provided by the US Agency for International Development (USAID). The program strives to create new opportunities for women ages 16-25 through a complex network of economic empowerment and crisis intervention programming and assistance services implemented through Regional Support Centers serving rural clients across Moldova.

FROM HOUSEMAID TO ENTREPRENEUR

After working as a maid in Turkey, Moldovan woman starts business at home

When Oxana's husband left her, she and her two children had no place to go. Having married when she was 18, Oxana had no work experience, since her husband expected her to attend to domestic responsibilities while he worked to provide income for the family. In her desperation, Oxana left for Turkey, where she found a job as a housekeeper for a local family. She was miserable, due to both the manual labor the job entailed and the low status associated with the position. However, it did allow her to save some money, which she used to begin building a house for her family. Eventually, she decided that the separation from her children was too much to bear and she returned home.



Photo: Svetlana Panaitova, Comrat Regional Support Center
Oxana shows off the high-end shoes she sells at her kiosk

Back in Moldova, Oxana decided to start her own business to support her family, despite the fact that she didn't have any educational qualifications and didn't even know which skills she needed to develop. Therefore, when she heard about USAID-funded *New Perspectives for Women's* Regional Support Center (RSC) in Comrat earlier this year, Oxana eagerly seized the opportunity to access the center's free courses in job skills and entrepreneurship. After undergoing consultations with RSC staff, Oxana decided to attend the two-day "Am I an Entrepreneur?" training. Subsequently, together with the RSC staff, Oxana developed an idea for a new business and conducted an analysis of similar businesses already operating in Comrat.

Oxana decided to import and sell high-quality footwear. In February 2006, she used her savings to buy a kiosk with a large glass display window and rented a space for it at the local market. Oxana took out a \$3,000 loan (for 12 months at 24% annually) from the local branch of ProCredit, a non-bank financial institution, in order to purchase new spring 2006 footwear. Thanks to the entrepreneurial skills that she developed at the NPW training, Oxana successfully initiated operations and has been making her loan payments on schedule. In August, she took out a second loan from ProCredit, for \$2,000, in order to purchase shoes from the fall collection. The Comrat RSC also continued to provide Oxana with consultations in various areas in order to help her overcome the various challenges she faced, and it continues to do so.

Overall, Oxana is pleased with the results she has achieved. She earns over 1000 MDL (\$77) in profit per month from her operations at present, but anticipates that she will be able to increase her income significantly as she expands her customer base. Moreover, her profitability should really take off once she fully pays off her loans and is able to finance future wholesale purchases from her own savings. Finally, being back in Moldova has improved her quality of life. As Oxana says, "I am very happy that I am at home here with my children and family."