



The African Woman Entrepreneur

December 2006

Welcome to the second newsletter edition for African women entrepreneurs, produced by EKOWISA and sponsored by UNIFEM!! This is hopefully the beginning of an exciting and resourceful series of quarterly newsletters intended to provide vital information to business women in Africa.

News

Five Billion Dollar Facility for Women's Projects in Zimbabwe

The Ministry of Women's Affairs, Gender and Community Development has successfully negotiated for ZWD 5 Billion Dollars to be set aside from the ZWD 16 Billion Dollars of the SME development fund. The 5 Billion dollars is for women' projects and will be distributed through commercial banks and microfinance institutions including SEDCO, Pundutso, Zambuko, Microking, P.O.S.B and CBZ.

However most women entrepreneurs still have reservations on the new 5 Billion Dollars facility especially concerning collateral and other difficulties faced in accessing loans. Several women (members of Southern Africa Database for Women Entrepreneurs, SADWE) notably, Ms Netsayi Dzinoreva, Ms Elizabeth Vela, Ms Fatiness Zirota and Ms Miriam Muregerera had tried accessing this facility to no success due to the restrictive requirements from the microfinance institutions which include:

1. guarantee/surety equivalent to 115% of loan (SEDCO)
2. requirement to work from a city council designated area - posing a challenge for women entrepreneurs working from home

The SADWE initiative intends to engage the relevant policymakers particularly Ministry of Women's Affairs, Gender and Community Development and Ministry of Small and Medium Enterprises Development in addressing these concerns.

ILO, AfDB strengthen support for women-run businesses in Africa Tuesday 29 November 2005

ADDIS ABABA (ILO News) - African women entrepreneurs are playing an ever-increasing role in African economies and will receive new support from the International Labour Organization (ILO) and the African Development Bank, the two organizations have announced here.

The ILO and the AfDB have jointly launched a series of reports (Note 1)

giving concrete recommendations for action to support growth-oriented women entrepreneurs (GOWE) in Ethiopia, Kenya, Tanzania and Uganda. The reports were to be presented this week at a series of workshops beginning in Nairobi, Kenya, on 28 November, in Addis Ababa, Ethiopia on 30 November and in Kampala, Uganda, on 2 December.

Based on observations, analysis and findings from field visits, the report "Support for Growth-Oriented Women Entrepreneurs" calls for development policies that can contribute effectively to women's entrepreneurship in the three East-African countries.

For more on this please visit

http://www.ilo.org/public/english/bureau/inf/pr/2005/ilo_afdb.htm

ZimTrade attains ISO certificate

In an endeavor to keep abreast with the changing world trends in quality Assurance systems, ZimTrade after undergoing upgrading has recently been certified under the new SAZ ISO 9001:2000 series. Accreditation to this new Quality Assurance System supports the organization to articulate the current trends particularly in the provision of high quality service delivery to its valued customers. The new certification further strengthens ZimTrade ability to improve its services and service delivery whilst observing ethical business practices. To this end, Zimtrade remains committed to observe strict customer confidentiality and communicates effectively with all stakeholders on trade and trade related issues.

As the National Trade Development and Promotion Organization, Zimtrade is expected to correctly advise Zimbabwean exporting companies on the importance of adopting current quality assurance trends on the international markets. The attainment of ISO certification is one definite strategy of addressing the adverse impact of quality related non tariff barriers as the holder has a common quality basis to build confidence especially on customers who believe in the importance of quality assurance in the acquired goods and services.

What's New on our Website!

1. Five new fact sheets that explain key issues for women in business. The five fact sheets cover the following topics; globalization and trade, e-commerce, running a business, analyzing business finances and macroeconomic policy;
2. Links to and contacts of useful organizations which women entrepreneurs can contact and get vital information on trade, economic issues, and microfinance and business management;
3. Online chat forum where women entrepreneurs from the region are discussing business related issues;
4. An events calendar which details workshops, exhibitions and trade missions in Africa and around the world.

For all this and more please visit www.ekowisa.org.zw

Profile of the Month

This month's profile is about Mrs. E. Chakudunga's **Manyame Women in Construction**. The organisation was formed in 1993 with the purpose of engaging in construction and production of building materials. To date the organisation has lived up to its expectations. Manyame Women in Construction employees around 36 - 50 employees at any given time

Materials/Products Produced

The organisation is engaged in production of roof tiles and bricks. The entity is also principally involved in construction of residential and commercial properties. To date the organisation has worked on contracts tendered by the City of Harare. It has installed tower lights in Harare suburbs of Budiro, Glen View, Sunningdale, Croughbrough North and Highfields. It also constructed the residential location of Manyame, near Manyame Airbase in Harare. Currently the organisation is working to get new ground to develop urban houses in and around Harare and Chitungwiza.

Membership to Professional Organisation(s)

The organisation is a member of the Women in Business Zimbabwe and the Women In Construction Zimbabwe.

Information and Communication Technologies Used By the Organisation

The organisation uses computers, telephones and cellphones as their ICT tools package.

Contact Details

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Women Entrepreneurs Speak Out!

Women entrepreneurs are discussing key business issues via, workshops, e-mail and our website. Here are selected quotes from some women:

On Using Information Technology

"The problem is that we now know that the Internet is really crucial for business opportunities but we still need more skills on the use of computers and the area of e-commerce." *Mrs Chakudunga, Manyame Construction*

A Lesotho participant at a women entrepreneurs' workshop had this to say, "I do a lot of business between Lesotho and Botswana and I spent a lot of money on airfares and hotel bills. I am going to use e-commerce

from now onwards. I never new there was so much information on the internet in my buying and reselling business.”

On Accessing Loans

“I have established a small venture which deals in Desktop publishing (typesetting and secretarial services). Currently I am running the business part-time. I need to diversify and go into web designing and system design where my major strength as I am an ICT person. I need training on how to handle the business and advice on how I can access loans. I know there are a lot of ladies out there who have brilliant ideas but they do not know how to implement them. I think this forum will go a long way in helping such”. *Mrs Judith Magadzire*

Useful Websites –A Must See!!!

Organization	Website	Region	Information and Services available
Rural Unity of Development Organization	www.rudocraft.co.zw	Zimbabwe	Assist producers in developing a broader variety of market driven products; provide assistance to the producers in the fields of pricing and advertising through internet, brochures and trade fairs; build the capacity of producer groups to run viable craft enterprises, enhanced capacity to manage local and export trade; by means of training in contract management and exposure visits to market opportunities. Provide training in self employment activities and also provide loans to kick start projects.
ASAFE	http://www.asafe.org/hot_e_eng.php	West, Central and Southern Africa	Training in business, give financial support in the form of small loans, operate savings program
Find A Business	www.findabusiness.co.zw	Zimbabwe	Use this website to locate other businesses across all sectors of the economy
Export Processing Zone Authority	www.epz.co.zw	Zimbabwe	Source of information on export processing zones, how to join e.t.c.
Reserve Bank of Zimbabwe	www.rbz.co.zw	Zimbabwe	Information on foreign currency auction rates, monetary policy statement.
Zimtrade	www.zimtrade.co.zw	Zimbabwe	Useful resource for trade events and missions, trade databases, business library, workshops and training.
Empretec Zimbabwe	www.empretec.co.zw	Zimbabwe	Develop and expand SMEs. Train SME owners (incl. women). Courses available on certain dates.
Kufunda Learning Village	www.kufunda.org	Zimbabwe	Training and education to communities, particularly women in self reliance activities such as agriculture and permaculture.

Women in Business in Zimbabwe	http://www.avban.org/associations/wibz/index.htm	Zimbabwe	Lobbying, training and advocacy in entrepreneurship,
American and African Business Women's Alliance (AABWA)	www.aabwa.com	Africa, USA	Fosters business opportunities and access to markets through networks, linkages, mentoring and leadership development for women. Encourages business partnerships within the African continent and with the United States. One has to join the organization to benefit.
Africa SME Toolkit	http://africa.smetoolkit.org/index.jsp?locale=1	Africa	Very resourceful site that offers software, business forms, training, and more to help small businesses in emerging markets grow and succeed. Regional toolkits for Kenya and Madagascar are also available.
African Virtual Business Association (organ of CIPE)	http://www.avban.org/	Africa	Online Business Directory, online registration, free web design for businesses, training materials and list serve for e-mails
Aurora Business Women's Network	www.busygirl.co.uk	UK	Aurora Women's Business Network offers information resources on finance and business management
Business Link	www.businesslink.gov.uk	International	Excellent practical advice for businesses
eBay	www.ebay.com	International	Online Auction Site. Buy and sell products via this site. Requires you to have VISA credit cards
Entrepreneur	http://www.entrepreneur.com	International	Information, guides on all aspects of business including small business
International Trade Forum	http://www.tradeforum.org	International	Traded goods by country, trade law, research on trade and advice for women
Management Software	http://www.download-hub.com/management	International	Website has software resources for overall business management.
Small Business Toolkit	http://www.toolkit.cch.com	International	Toolkit for small businesses. Includes guides on running business and
Women in Progress	http://www.womeninprogress.org/	International	Training, help develop sustainable women owned business and information on trade, assist women to trade in other countries, offer online marketing channel

**For your feedback and queries please contact Nyasha Tirivayi or Margaret Zunguze on margaret@ekowisa.org.zw, info@ekowisa.org.zw.
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