

## EKOWISA VOICE



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## Special points of interest:

- ICTs can nurture the potential for people living in most deprived communities to take charge, develop their own opportunities, and change their fortunes around.
- ICTs need to be used in the right way and in the right purposes so as to achieve social and economic development goals.
- When you empower men, you empower individuals but when you empower women you empower the nation.

## ‘PROTECT WOMEN ENTREPRENEURS’ MINISTER URGES

The Ministry of Women’s Affairs, Gender and Community Development believes that women entrepreneurs need to be protected from any form of gender discrimination either at their homes or at their businesses, Minister of Women’s Affairs, Gender and Community Development said. Addressing women entrepreneurs at the Southern African Database for Women Entrepreneurs (SADWE) Workshop which was held at the Meikles, Harare and hosted by E-Knowledge for Women in Southern Africa (EKOWISA), Minister Oppah Muchinguri in her speech read by Mr. Brian Guyo, Director of the Women’s Affairs Department in the Ministry of Women’s Affairs, Gender and Community Development said that Women entrepreneurs need to be protected from any form of gender discrimination at their homes and at their businesses. Minister Muchinguri also encouraged women to learn more about the Domestic Violence Bill, economic policies, trade opportunities and sources of finance for success in their businesses. “Women entrepreneurs are en-

couraged to learn more about the Domestic Violence Bill and how it can protect them from psychological abuse at their homes. Also, women entrepreneurs need to gain more knowledge on economic issues that affect their businesses and know more about economic policies, trade opportunities and sources of finance for success in their businesses,” she said. Minister Muchinguri called upon women entrepreneurs to always network and share ideas for knowledge exchange. “It is important that women entrepreneurs gather together for networking and knowledge exchange and it is also expedient that women entrepreneurs are empowered with knowledge that would build their capacity and increase their economic participation,” she added. Although women are being urged to take their businesses seriously they are facing various social and economic challenges which hinders them in their businesses. “Women entrepreneurs

are important in Zimbabwe’s economy but they face various social and economic challenges firstly as a woman secondly as an entrepreneur, other constraints include lack of skills due to lower levels of literacy and formal education, lack of time because of unequal gender division of labour in unpaid productive and reproductive activities. There are inherent discriminatory practices towards women in our socio-economic system which make it difficult for women to participate fully and equally in the economy,” said Minister Muchinguri. Minister Muchinguri looks forward to a time when women are empowered without gender discrimination. “I look forward to a time when all women are empowered, when there is no gender discrimination and all women are fully educated on economic issues. When you empower men, you empower individuals but when you empower women you empower the nation,” Minister Muchinguri said.

# WOMEN ENTREPRENEURES AND ICTs

Women entrepreneurs have been urged to use Information and Communication Technologies (ICTs) such as the Internet in order for them to engage in International trade and innovations through interacting with other entrepreneurs from all over the world. Speaking at the SADWE Gender and Economic Literacy Seminar for Women Entrepreneurs seminar hosted by E- Knowledge for Women in Southern Africa at Meikles Hotel in Harare, Information Technology Expert Judith Magadzire said that the internet provides a platform for sharing information which will help in generating innovative ideas. "E- Commerce gives a new dimension to conducting business. It gives the entrepreneur an opportunity for a fast and reliable way of transacting over the internet. It also provides a platform for sharing information which will in turn help in generating innovative ideas,"

she said. E- Commerce is a subset of business where products and services are advertised, bought and sold over



**Judith Magadzire stressing a point on the vitality of technology in business**

the internet. Many businesses have become extremely profitable through online sales since it promotes global awareness of products and services.

"Businesses all over the world are reaping the benefits of marketing these products and services electronically to a worldwide market with little investment," said Mrs. Magadzire.

Women Entrepreneurs were encouraged to advertise their products and services on web sites via the internet cafes if they do not have internet facili-

ties at their businesses." Internet Cafes provide internet services at reasonable rates to women without internet access. This is most ideal for women entrepreneurs who do not have enough equipment for surfing the internet at their places of business. Women entrepreneurs can also take advantage of free e-mail and website development on the internet which does not require any domain registration," she said. The internet is not only used for advertising products and services but one can bank through the internet, enquire balances, print statements, confirm payments and transfer funds. The internet is also used to make hotel and resort reservation enquiries, making bill payments and in many other ways.

Information and Communication Technology has improved efficiency and dramatically improved business operations in Zimbabwe and around the world.

*"Businesses all over the world are reaping the benefits of marketing these products and services worldwide electronically with little investment," said Mrs. Judith Magadzire*



*“Health is the physical, mental and social well being of a person or group and not merely the absence of disease of infirmity”, Mrs. Monica Mandiki*

## WOMEN ENTREPRENEURS AND HEALTH

A health body is vital for any Entrepreneur as it directly affects the day to day running of a business and when an entrepreneur suffers an ailment he or she will not be able to run his or her business properly and this could affect the profitability of the business.

Health is the physical, mental and social well being of a person or group and not merely the absence of disease of infirmity.

At the SADWE Gender and Economic Literacy Seminar hosted by E- Knowledge for Women in Southern Africa at Meikles Hotel in Harare, women in business were encouraged to eat a balanced diet containing carbohydrates, protein, fats, mineral, and vitamins and to drink at least two litres of water to maintain their mental, physical and social balance

for the betterment of their businesses.



**Mrs. Monica Mandiki demonstrating a point on health issues**

Mrs. Monica Mandiki an Independent Health Consultant encouraged Women Entrepreneurs to have a balanced diet, physical exercises and enough rest for the body to mend and reduce physical stress.

“The woman entrepreneur spends a lot of time crafting ideas and finding ways of implementing these ideas. Many women have developed high blood pressure and other stress related problems and condi-

tions because they do not give themselves time to rest. Health standards recommend at least 6-8 hours of sleep per day and these hours are crucial for the body to mend and also to reduce physical stress. Physical exercise is

considered important for maintaining physical fitness and one needs a balanced diet to be healthy,” she said.

Stress is mental, emotional, physical strain or tension.

“The Woman Entrepreneur needs to ensure that they are in a good state of physical wellbeing and must create a working environment that promotes mental health,” Mrs. Monica Mandiki urged.

## EVOLUTION OF ICTs

Information and Communication Technologies (ICTs) have evolved tremendously from the traditional newspaper, radio and television, to the more sophisticated computers, mobile phones and satellite technologies.

ICTs have reduced the manpower required in performing some jobs and greatly increased

efficiency in delivering goods and services. They have reduced geographical distance such that people can carry out business transactions and deliberate on important issues over long distances like in teleconferencing and distance learning. It is now widely accepted that information can

stimulate the development process through knowledge of problems and solutions. Unbiased information enables people to ask the right questions, and act in a responsible way. When the people absorb information, it becomes knowledge leading to wisdom—**ICT4 D in Eastern Africa**

# WOMEN ENTREPRENEURS AND EXPORTING

Women owners of Small to Medium Enterprises have been encouraged to export their products rather than restrict themselves to domestic markets.

Addressing women entrepreneurs at the SADWE Gender and Economic Literacy Seminar hosted by E- Knowledge for Women in Southern Africa at Meikles Hotel in Harare, Zimtrade Chief Executive Officer, Herbert Chakanyuka encouraged women entrepreneurs to engage in exporting their products and services in order for them to expand their businesses.

“By exporting the company goes beyond the domestic market. More sales lead to faster growth and expansion of the company and increased profits as well as achieving an even production flow,” he said .

Herbert Chakanyuka explained the importance of exporting in bringing foreign currency inflow to women’s businesses and it also reduces the risk of depending on the domestic market only.

" Exporting from Zimbabwe helps entrepreneurs sell surplus

production and this occurs when a company has produced more than what the domestic market can absorb thereby earning foreign currency.

Also, it reduce the business risk of depending on the domestic market only and can cushion the company when domestic



**ZIMTRADE CEO, Mr Herbert Chakanyuka emphasising a point on exporting goods and services to foreign markets**

market demand falls due to various reasons,” he said.

Zimbabwe has many bilateral trade agreements which women entrepreneurs need to take advantage of in promoting their goods and services.

"Zimbabwe has bilateral trade agreements with almost all our neighbouring countries and is member of both COMESA which has over 300 million people and SADC which has over 200 million people.

Zimbabwean women entrepre-

neurs should take advantage of the trade agreements and export to these countries. We should identify products that are required in external markets and export them,” said Mr Chakanyuka.

Exportation of products and services provides opportunities that include developing and improving product quality and the greater purchasing power of the export market especially when selling in more affluent markets than the domestic one.

Women Entrepreneurs have been urged to export their goods and services following procedures found on the Zimtrade website or visiting their offices for more information.

Women Entrepreneurs were advised to follow required procedures when exporting their goods and services to avoid inconveniences.



**Participants at the SADWE workshop listening to one of the presentations at Meikles Hotel**

## BARRIERS FACING WOMEN ENTREPRENEURS

Women Entrepreneurs encounter many barriers when doing their businesses which include lack of access to networks of information and assistance, social-cultural barriers, financial barriers, technical barriers and limited academic and business management skills.

Speaking at the SADWE Gender and Economic Literacy Seminar hosted by E-Knowledge for Women in Southern Africa at Meikles Hotel in Harare, Rosalyn Katsande who is the Dean of Law Studies from Midlands State University and Delis Mazambani who is a lecturer in the faculty of law studies from the same university urged women entrepreneurs to have education and awareness on gender issues that affect women entrepreneurship.

“Zimbabwe Women Entrepreneurs face barriers which include ignorance of entrepreneurial law, access to and control over financial resources, lack of access to networks of information and assistance which are the main source of information and contacts and limited academic and business management skills. We recommend mentoring, education and

awareness on entrepreneurship, multi-disciplinary partnerships, gender-based analysis and research, availability of subsidized day –care facilities and development of policies and projects to alleviate some of these problems,” said Mrs. Delis Mazambani. Rosalyn

Katsande and Delis Mazambani



**Delis Mazambani and Rosalyn Katsande at the workshop explaining the entrepreneur law to participants**

however advocated for the responsible policy makers in Zimbabwe to empower women entrepreneurs as what other countries such as Iran, South Africa, Russia, Australia, India, and Republic of Korea have done in empowering women entrepreneurs in their countries. Iran has facilitated interest free credit for rural disadvantaged women and female headed households in order to support their productive activities.

In South Africa, the Technology for Women in Business Programme launched in 1998, facilitates access to technology for women in small businesses

The Russian Federation has embarked on a wide reaching training and retraining programme for budding women entrepreneurs

In Australia, the Women in Small Business Mentoring Project have developed a mentoring network linking new starters with experienced business owners, enabling them to share knowledge and experience. In India, 30% of budgetary allocations for development sectors reach women. In addition 30-40 % of government employment and asset creation programmes are channeled to women. (DAW, Women and the Economy, 2000:2)

In 1999, the Republic of Korea enacted a new law establishing a Korean Women’s Entrepreneurs Association. The law encourages central and local government bodies to provide support for women in business, both new and established and Benin has reported that as of may 1999, about 80% of the government’s credit programmes for development and micro – enterprises have benefited women.

“The same should be the case for Zimbabwe,” Delis and Rosalyn said.

*“Zimbabwe Women Entrepreneurs face barriers which include ignorance of entrepreneurial law and access to and control over financial resources” said Mrs. Delis Mazambani*