

SOUTHERN AFRICAN DATABASE FOR WOMEN ENTREPRENEURS (SADWE)

WORKSHOP

5 May 2006, Crowne Plaza Monomotapa Hotel

**Implemented by E-Knowledge for Women in Southern
Africa (EKOWISA)**



**With United Nations Fund for Women (UNIFEM)
funding**



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1.0 Welcome and Introductions

E-Knowledge for Women in Southern Africa (EKOWISA) with United Nations Fund for Women (UNIFEM) funding held a workshop for women entrepreneurs with the participation of representatives from the Ministry of Small and Medium Enterprise Development, Zimbabwe Revenue Authority (ZIMRA) and the Technological and Commercial Information Promotion System (TIPS) Women Entrepreneurs Network (WEN), Zimbabwe Women Resource Centre Network (ZWRCN), Women in Construction, TIPS, Y-CAP Consultants, Women in Business Zimbabwe (WIBZ), EKOWISA, and individual women entrepreneurs.

Mrs. M. Zunguze, Executive Director of E-knowledge for Women in Southern Africa (EKOWISA) welcomed the participants who attended the meeting whose aims included:

1. Creating awareness and promoting the SADWE programme
2. Talk about the database for women entrepreneurs and how women entrepreneurs can contribute.
3. Enable the women entrepreneurs get crucial information from the Ministry of Small and Medium Enterprise Development, ZIMRA , Ministry of Women's Affairs, Gender and Community Development, ZIMRA and SEDCO.
4. Chart the way forward for the SADWE programme

The workshop was facilitated by Ms Phides Mazhawidza, a finance, business and gender consultant, currently based at Y-CAP Consultants in Bluffhill, Harare. There were twenty-seven participants (24 females and 3 males). The workshop was graced by the presence of the Permanent Secretary of the Ministry of Small and Medium Enterprises Development, Mrs. E. Ndlovu and the Mayoress of Marondera, Mrs. Gertrude Chimanikire who is also a woman entrepreneur.

Introduction

- Economic Structural Adjustment Programme (ESAP) brought with it massive retrenchments, which led to rising unemployment in the formal sector thus increasing pressure for many to join the small and informal sector.

- Zimbabwe's recognition of the importance SMEs in national development led to creation of the Ministry of Small and Medium Enterprises.

Women and the Economy

- The formal sector is male dominated. This is where the focus of all economic and development policies is. The informal sector is female dominated. In the same regard commercial farming is male dominated while subsistence farming in the communal sector is female dominated? The trend thus far is that both the informal sector and the communal farming sectors are ignored or at least they are not receiving as much attention as the other male dominated sectors.
- Women are generally low skilled, poorly remunerated and are in low status menial-type occupations. Women dominate in the 'care economy'/unpaid domestic work, and in low paying sectors e.g. food production/agricultural activities; textiles and clothing. As a result women have no social security benefits and not much opportunity for training to build their skills sets.
- On the contrary men are in high or semi-skilled, high paying and high status occupations and they dominate in the waged employment/ paid formal labour market and cash/lucrative production activities such as money and banking; professions such as medicine, law and engineering; in agro-industries such as horticulture. As a result men have greater and bigger social security benefits and opportunities for training and their promotion options are greater.

Micro, Small and Medium Enterprises in Zimbabwe

- The small and medium enterprise sector is a growing in Zimbabwe. However the exact size of the sector is not known with accuracy as no one department or research institution has focused on them.
- Studies by Gemini (1996 & 1998) and the International Labour Organisation estimated that there were more than one million enterprises by the end of 1998. Since then, with the high unemployment rate, the size of the sector could have grown to close to 1.5 million enterprises (Moyo, 2003).

- There are quite a number of associations and networks for SMES and these include Zimbabwe National Chamber of Commerce (ZNCC), Zimbabwe Association of Microfinance Institutions (ZAMFI), National Savings and Credit Unions of Zimbabwe (NASCUZ), Zimbabwe Informal Sector Association (ZISA), Cross Border Traders Association, Business Development Trusts (e.g. Manicaland Development Trust, Chimanimani Development Trust. Microfinance Institutions involved with SMEs include Zambuko Trust Pvt. (Ltd), the largest MFI in the country with clients of more than 12, 000 by end of 2001, Collective Self-Finance Scheme, Nissi Micro Project, Micro King and several others

Characteristics of Female Enterprises

- Most female enterprises in Zimbabwe are small and medium term and women constitute the vast majority of this sector.
- As far back as 1984, women in the informal sector constituted 64% compared to only 25% in the formal sector (Government of Zimbabwe, 1991 in Mupedziswa & Gumbo, 2001). In 2004 women constituted 75% of the small-scale enterprises (Halimana & Zwizwai, 2004; McPherson, 1998).
- This disparity is largely due to the differences in educational and occupational opportunities that are biased towards the men.
- Types of economic activities by female entrepreneurs include trade (agricultural produce, clothing, crafts, confectionery, dressmaking, crotchety and cross border trading)
- Female entrepreneurs are also involved in manufacturing (ddressmaking, knitting, crocheting, bee keeping, beer brewing, food processing, interior decor) and most recently few women have entered into cconstruction, engineering and furniture manufacturing – very few women in these areas

Problems Encountered by Women Entrepreneurs

- Access to credit – a World Bank survey reported that only 5% of the female respondents had obtained formal credit, while 75% received financing from personal savings of family grants & loans.
- Attitude of financial institutions – e.g. SEDCO

- Inability of women to enter into economic contracts – constrained by State legislation which still does not treat them as full citizens. Women cannot sign contracts in their own rights, but require a male guarantor in the form of a married certificate.
- Inadequate training skills – restricted to careers traditional to women such as home economics, secretarial studies, dressmaking, and cosmetology
- Women’s lack of marketable skills – due to unbalanced educational & employment opportunities between men & women
- Under-capitalisation - lack finances to venture into bigger businesses where lots of capital is needed.
- Collateral – most women do not own houses and property to attach to loans as collateral
- Attitudes - women not taken seriously, especially if they venture into businesses formerly regarded as male domains, e.g. a case of Women Building Contractors
- Cultural attitudes may be more important in holding women back
- Work experience – women have experience in limited sectors such as teaching, administrative, secretarial, or commercial
- Time – due to the multiple roles women have as mothers & wives, women often have to combine entrepreneurial responsibilities with domestic ones – thus have less time available to run a business
- Decision making – for major business decisions, women often have to seek approval from husband, father or uncle, while men do not need the approval of the wife - slowing down the process considerably.

Recommendations

- Laws restricting women from participating in national development need to be revisited so that women can effectively participate in national development.
- Lobby to Ministry of Education, Sports & Culture to introduce entrepreneurship, incorporating the needs of women, into the school curriculum.
- Training in vocational, business skills and marketing in order to promote women’s entrepreneurship.
- Macro-economic policies need to create a climate favourable to women’s entrepreneurship.

- The lending institutions need to change their attitudes towards women.

2.1 Discussions

The participants responded to the presentation by highlighting the following issues:

- Women entrepreneurs should change personal attitudes towards themselves and others.
- Women should fight for change in the attitudes of suppliers, government and whole society.
- Women entrepreneurs should be motivated to move beyond household related business
- Networking amongst women entrepreneurs' key to success. Women should avoid treating each other as competition
- There is need to revisit research and studies done on the SME sector and compile the information together.
- There is need to compile sector specific data on women SMEs e.g. data on the clothing entrepreneurs, women in construction e.t.c
- Also need for research on rural women entrepreneurs
- Need to look on the impact of HIV/AIDs on women entrepreneurs

2.0 Driving International Trade through E-Commerce- Mr. Muchuchuti, TIPS

Introduction and Overview

- Electronic Commerce is a concept that embraces any forms of business or information exchange being done using information & communication technologies
- Internet Marketing is purely online marketing using information and communication technology to present offers or generally to carry out marketing activities
- The Internet has given a new birth to a new space to do business.
- Virtual Info Space –about visibility (billboard)
- Virtual Distribution Space (for products that can be digitalized, manuals, online training music).
- Virtual Transaction Space (Orders Invoicing & payments e.g. ATMs)
- Virtual communication Space (e-mail & exchange of ideas & discussions)

What is Possible in Zimbabwe?

- E-mail
- POS
- Instruction manuals
- Selling & Marketing of goods & services (Ads)
- On line Booking
- NPD
- Electronic Bulletins
- Trade negotiation
- Technical support
- Trade Leads- offers & Requests (Eceurope, Global Buyer on Line, Yustrade, Tips SA, Tips Manala, Winner website)

How can this be achieved?

- E-commerce Training
- Using the Internet Café
- Using the Women into the New Network for Entrepreneurial Reinforcement (Winner) Help Desk.
- TIPS Office
- In Local Schools
- Own office

Advantages of E-Commerce

- Marketing services & service deliver is quicker
- Market research covering wider geographies becomes easier
- E-Commerce Provides a Cheaper Means of doing Business
- Communication can be made to specific market segments
- Efficient & Effective

International Trade

- This is a situation where an organization expands into regional and international markets

- Exporting by Zimbabwean is needed like now to improve the balance of payments position and improve foreign currency
- Zimbabweans need to adopt a ‘value addition’ orientation to their export approach. We therefore need to shift from exporting raw materials to exporting finished products.
- We have the stuff to export however there are certain challenges

Challenges of International Trade

- Cultural barriers
- Trade barriers (quotas, duties)
- Transport & Logistics
- Liability of origin
- Credit Risk
- Technical barriers (Need for standards)

Fair Trade System

- This is a system that requires that all exporters (particularly from developing countries) who might want to sell their products in the UK, in Canada or any other part of the US should get licensed before they can sell their goods.
- Any licensed trader will be given a FAIR-TRADE Mark. FAIR-TRADE LABELLING ORGANIZATION (FLO) International and designated Agencies are responsible for issuing licenses.
- There is need for the products from developing nations to meet International standards
- Manufacturers, producers, exporters, importers are eligible to get FAIR-TRADE certificates

How to Register for Fair Trade System

- Ensure that the product is part of the eligible list e.g. (bananas, Cocoa, Coffee, Dried Fruit (mangoes, pineapples, tomatoes), Fresh Fruit & vegetables (apples, avocado, grapes, green beans, green pepper, lemons, oranges, potatoes), Cotton, Ornamental plants, Confectionaries, Chocolate bars, Snack Bars, Jams, Biscuits and Cakes
- Check to see whether there are set standards for the products under question

- E-mail FLO with details of the producer Group and their Products
- E-mail:certification@flo-cert.net
- Website: www.fairtrade.net
- E-mail: registration@flo-cert.net

3.1 Discussions

Key issues highlighted include:

- Technology is an important and inevitable factor important for our time of dynamic economic engagement
- Women entrepreneurs need to brand themselves as individuals and become objective and independent.
- TIPS should create awareness on its programme. It is appreciated that TIPS is planning to hold road shows in rural areas
- TIPS prepared to train SMES organized in groups to reduce costs. Upcoming e-commerce course on 1st and 2nd June 2006 for ZW\$ 9 Million.

4.0 Importing and Exporting in Zimbabwe- Ms Batsirai Kasvosve, ZIMRA

Exporting by Individuals

- When travelling out as an individual, an individual can carry a maximum of USD 1000 and a maximum of ZW\$ 3 Million per person at exit points.
- An individual can import goods worth up to a maximum of USD 1000 but can only receive USD 300.00 non-taxable import. If the goods are above USD 1000, one needs a customs documents which is the Bill of entry and a CD1 form from the commercial banks.

Exporting by SMEs

- SMEs need a bill of entry and CD1 forms. They need documentation for all business to overcome problems with ZIMRA.
- They need to declare valuable things before departure. Bill of Entry forms and are obtained from any customs office and exit point.

Importing by Individuals

- A traveller's rebate (duty free) is entitled to all travellers despite age. This is USD 300 or equivalent in any other currency at official rates. This rebate is for goods of personal use and not of a commercial nature, thus quantities should not be in bulk.
- There is a gift rebate. Gifts should be sent from a different address outside Zimbabwe. The rebate is worth USD 75 including postage and insurance

Importing by companies/ SMEs (goods of commercial nature)

- Goods should be cleared with a bill of entry
- There is no rebate. However there are other charges
 - a. Customs duty which ranges from 0-100%. Raw Materials often have less custom duty while higher duties are levied for luxury goods (vehicles)
 - b. Surtax which is levied on luxury goods (perfumes, vehicles)

Importing by NGOs and Non- Profit Organizations

- To import duty free, organization needs to approach relevant ministry to get a rebate letter.

4.1 Discussions

Key issues highlighted include:

- ZIMRA should do more to advertise and promote information. Currently ZIMRA is publishing information every Thursday in the Herald on a section called Did You Know. ZIMRA encouraged to also publish information at exit points.
- ZIMRA encouraged to obtain the assistance of communication specialists and do radio programmes. Also should advertise on television sets at exit points (Roadport).
- ZIMRA should explain rules and regulations in vernacular
- Women are often ill treated by ZIMRA officials at border points. ZIMRA personnel should be trained in customer care and gender sensitivity
- Women entrepreneurs are encouraged to become information seekers and seek to know more about custom laws. Need for relevant ministries to educate women.
- Women entrepreneurs should personally practise corporate governance. ZIMRA encourages all SMEs to register to pay tax. Most SMEs currently evading tax.

- Unregistered NGOs should register to facilitate duty free imports

5.0 Opportunities for SMEs - Mrs. E. Ndlovhu, Permanent Secretary for Ministry for Small and Medium Enterprises Development

Introduction

- Entrepreneurship is simply survival through exploiting business opportunities. It is fundamental for any serious entrepreneurs to see an opportunities and seize the moment
- Economic growth in many countries has been spurred on by SMEs e.g. Japan and India

Value Addition

- Women in Zimbabwe should take advantage of the land reform programme and embark on projects geared towards adding value to agricultural produce. 60% of inputs to the industry are from agriculture. Government has embarked on value addition projects where funding for such projects will be given priority.
- There is need to add value to our minerals in order to generate more foreign currency e.g. making jewellery from gold
- Public institutions such as SIRDC have also taken up the challenge by the government by developing appropriate technologies for use by SMEs in value addition

Networking and Joint Ventures

- The Ministry is encouraging joint ventures and linkages between large corporate and SMEs especially for the development of rural areas. It is through linking the formal and informal business that effective development can be attained in rural areas
- Women entrepreneurs should take advantage and position themselves to fill gaps that are being created by the closure and downsizing of large companies. Someone once remarked that where there is pressure creativity runs high and where there is creativity there is no limit to possibilities
- Women entrepreneurs should network together, leave the workshop with business partners

Financial opportunities

- Women should also take advantage of the financial resources being availed by the Ministry through SEDCO to undertake projects. The loan booth schemes recently launched are meant to avail finances to grassroots. About ZW\$10 Billion was allocated in 2005 for loan booth schemes.
- Ministry also received USD 200,000.00 from UNDP to be managed by Microfinance Institutions
- Ministry receiving USD 5 Million grant from India for SMES
- Women entrepreneurs should approach the SME and Distressed Companies Committee for financial assistance
- Women entrepreneurs should pay tax

Trade Opportunities

- Ministry will be initiating the clustering of SMEs for export to international markets. Clusters employ and expert to facilitate the group's exports.
- Women should approach the Ministry of Industry, Commerce and International Trade to get a trader's license.
- The Ministry is currently negotiating with other countries in the region to foster trade and linkages among women entrepreneurs e.g. signing. Memorandum of Understanding with Namibia and Zambia for cross border trading.

Other- Standards, ICTs

- Women entrepreneurs should aim for high standards in their products. Ministry of SMEs is lobbying the Standards Association to reduce charges to SMEs
- Ministry of SMEs is encouraging women to make use of Information and Communication Technologies for effective marketing of products. EKOWISA's efforts are recommended in this regard.

5.1 *Discussions*

Key issues highlighted include:

- The ministry is not dealing with barter trade
- Savings clubs are eligible for the loan booth schemes. However they should raise money first and then SEDCO will match the raised funds
- Women in service industry should still approach SEDCO for funding though current emphasis on value addition projects.
- SEDCO has order financing
- Ministry of SME development has formed a committee on value addition which women entrepreneurs should join.
- Women in tourism should take advantage of joint ventures with Malawi and invest in Beitbridge since the 2010 world cup is near
- For women entrepreneurs to get large loans from SEDCO they should first register a bond
- The clustering project is at proposal stage however women could mobilize and organize themselves and approach the Ministry of SME development for training.

6.0 Overview of the SADWE (Southern Africa Database for Women Entrepreneurs) Programme- Mrs M. Zunguze, EKOWISA

What is ICT

- ICT stands for Information and Communication Technologies
- These technologies used in communication and information exchange. There traditional types e.g. radio, television, newspapers e.t.c. Modern ICTs include email, cell phones, Internet, Satellite, WiFi e.t.c.

The SADWE website

The SADWE project web page is on

http://www.ekowisa.org.zw/index.php?option=com_content&task=view&id=5&Itemid=48. The webpage has many useful resources which include documents and profiles.

- Profiles-EKOWISA has compiled a short database of women entrepreneurs. The database gives business profiles of these women and has contact details for further inquiries or business ventures. These profiles have been published on the EKOWISA site
- Documents- Fact sheets, articles and a newsletter with useful information pertaining to women entrepreneurship have been published on the SADWE web page. Such fact sheets include tips on analyzing a business's financial position, principles of running a business and the importance of e-commerce in today's entrepreneurship. It is expected that more relevant documents will continue to be uploaded.
- Information on Key Organizations-The web page also has lists of key organizations involved in training women entrepreneurs, providing microfinance and funding to women entrepreneurs, marketing of women's products and providing information on trade opportunities and events. Contact details and where possible website addresses are given.
- Events Calendar-Appearing on every web page including the SADWE page is an events calendar. This tool is very useful in informing women entrepreneurs and the general public on upcoming and recent events. One simply has to click on the shaded dates to see what event is listed there. This calendar is updated regularly.
- Chat Forum- The EKOWISA website is interactive in that it allows registered users to chat online. Thus women entrepreneurs could discuss and share ideas in real time. Topics that were up for discussion included

Training Services by EKOWISA

EKOWISA is offering training in:

- Gender and ICTs
- Basic computer literacy
- Email
- Internet research skills
- E-commerce
- Fair Trade
- International Trade
- Advertising and Publishing

This is a six week course (2 hr sessions for 2 days each week) priced at ZW\$ 6 Million. EKOWISA will be sending the training schedule to workshop participants.

7.0 Way Forward

Gender and Macroeconomics: Female Entrepreneurs in Zimbabwe

- There is need to compile research that has been done on women entrepreneurs and identify gaps. (Need to consult Women's Coalition report on women entrepreneurs, CSW)
- Come with a bibliography on general SME and women entrepreneurs research
- There is need to do research on women entrepreneurs in the service industry
- Research on HIV/AIDS impact on women entrepreneurs needs to be done in liaison with the SYB-ILO who has done work on this. Women entrepreneurs should be trained on how to deal with HIV/AIDS at the workplace.
- Women entrepreneurs should learn about other health concerns like breast cancer and reproductive health issues
- ZINWE (Zimbabwe Network for Women Economists) was tasked with compiling and carrying out relevant research. Contact person is Phides Mazhawidza. Other women entrepreneur's organizations encouraged to work closely with ZINWE.
- EKOWISA was tasked with storing and publishing research electronically
- WEN (Women's Entrepreneurs Network) was tasked with arranging a follow up meeting with women entrepreneurs that will address the health issues affecting women entrepreneurs.

E-Commerce

- EKOWISA will set dates for the training programme in ICTs and communicate with SADWE workshop participants

Exporting and Importing in Zimbabwe

- Recommend a workshop on importing an exporting where all key stakeholders present i.e. Zimtrade, RBZ, Ministry of Industry and International Trade, Women Traders and Banks.

- This workshop will also have a presentation on corporate governance
- SADWE/EKOWISA was tasked with organizing this follow up workshop

Opportunities for SMEs

- Mrs. Gutu (WEN), Mrs. Chimanikire (WEN) and Mrs. Ndoro (SEWAS) will join the Ministry of SME development’s committee on value addition.

General

- Women should become more aggressive in information seeking and sharing
- Women entrepreneurs should have more follow up workshops and engage with other networks, organize evening meetings and keep communicating on email and cell phones.

8.0 Workshop Evaluation

The workshop participants were asked to evaluate the entire workshop proceedings. This is a summary of their opinions:

- Eye-opening and enlightening experience. Inspired by women “who are like men” in that they are courageous and successful
- Learnt new facts and got to know about what information is available out there and how to access it
- Learnt about e-commerce
- Helpful, had dialogue with policymakers
- Have been working as an island, inspired by other women at the workshop
- Realized that as women entrepreneurs we have a milestone ahead of us if we want to improve our share in the economy
- Have identified a forum for changing attitudes on women’s entrepreneurial development
- Found somewhere to belong to
- Excited to have interacted with women cited in research papers
- Impressed with work EKOWISA is doing. EKOWISA should intensify networking and bring on board many more women entrepreneurs
- ZIMRA presentation was very relevant. Benefited from the information exchange and networking.

The workshop ended at 3:30 pm with a unanimous recommendation for a follow up meeting for further networking and learning on critical aspects that affect women entrepreneurs.

9.0 Participants' List

Name	Business/Organization	Physical Address	Email and Telephone
1. Juliana Munogi	Zimra	2 nd Floor, Old Mutual House. Cnr Speke Ave/Sam Nujoma Street	jmunogi@zimra.co.zw Tel: 792163 Cell: 091313053
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3. Elizabeth Chakudunga	Zimbabwe Women in Construction Association (ZWICA)	3007 Unit C, Seke	Cell: 011731566 Tel: 070-21616
4. Priscilla Chakudunga	Women in Business Zimbabwe (WIBZ)	3007 Unit C, Seke	Cell: 091280416
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17. P. Nyawo	Game Park and Lodges	84 Harare Drive,	Cell: 023416310

		Marlborough, Harare Charame Lodges, Box 148, Eiffel Flats, Kadoma	
18. Judith Magadzire	Silmwood Investments	Fidelity Life Tower Raleigh St, Kopje, Harare	magadzirej@fidelitylife.co.zw silmwood@yahoo.com
19. Virginia Muwanigwa	Zimbabwe Women's Resource Centre Network (ZWRCN)	288 H. Chitepo, Ave Harare	virigina@zwrnc.org.zw
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