

SOUTHERN AFRICAN DATABASE FOR WOMEN ENTREPRENEURS (SADWE)

WORKSHOP

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**Implemented by E-Knowledge for Women in Southern
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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 Women Entrepreneurs Network, Indigenous Business Women Organization, Anointed Business Women Network, Zimbabwe Women in Construction and the Disabled Women Support Organization.

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

- Providing simplified explanations on gender and women entrepreneurs
- Providing simplified explanations of health issues
- Providing simplified explanations of economic policy concepts
- Providing simplified explanations of E-commerce
- Providing useful and relevant information on importing and exporting in Zimbabwe
- Providing useful information on regional and trade opportunities
- Providing useful information on corporate governance
- Providing useful information accessing finance

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 forty nine participants (42 females and 7 males).

2.0 Gender and Women Entrepreneurs- Kumbirai Katsande and Delis Mazambani, Faculty of Law Studies, Midlands State University

Kumbirai Katsande is a Dean of the Faculty of Law and Delis Mazambani is a lecturer, Faculty of Law at the Midlands State University. They began by presenting a sketch which is part of a ten episode script on women entrepreneurs. The sketch outlined the growth of one women entrepreneur after entering into a partnership with another woman and how she relates this experience to another female colleague.

Introduction

Research has shown that the percentage of women entrepreneurs worldwide is still low in relation to that of male entrepreneurs and to the percentage of women in the population. Research has also shown that women face a number of difficulties in establishing and maintaining businesses although most of these difficulties are common to both genders, in many cases they tend to be more significant for women entrepreneurs. In a study of more than 100 000 people in 35 countries by the Global Entrepreneurship Monitor, it was found out that while women entrepreneurs often exhibit patterns of behaviour similar to those of men, a gender gap nonetheless exists for entrepreneurial activity across the globe.

Women entrepreneurs are just as likely as men to seek out new opportunities, take risks and network with other entrepreneurs –yet nevertheless find themselves lagging behind their male counterparts when it comes to entrepreneurial activity. (Enterprise and Industry 2005:1)

This paper therefore seeks to highlight the gender dynamics and barriers which militate against the entrepreneurial potential of women.

Definition of key concepts

Gender?

In fact, gender simply refers to those characteristics of females and males that are culturally and socially assigned, in contrast to biologically determined sex characteristics. On the other hand, sex identifies the biological differences between women and men by which they are classified as female or male at birth. While sex characteristics are fixed and are the same for all within the respective sex, gender characteristics are changeable and may differ from one group to another and often place women in subservient positions relative to men.

Biological differences between women and men tend to be magnified and exaggerated so as to represent an ideology of sex difference, which is referred to as the ideology of gender. It is used to justify the unequal treatment of women and men. The power of the ideology of gender lies in

the way it encompasses fundamental cultural and social values relating to relations between women and men.

The following are examples of economic gender stereotypes.

Masculine attributes

- Objective
- Logical
- Analytical
- Outer-focused
- Rational
- Decisive
- Competitive
- Action-oriented
- Explicit and assertive
- Tough
- Unemotional
- Prefer quantitative solutions
- Reductionists

Feminine attributes

- Chancers
- Illogical
- Intuitive
- Dualistic
- Irrational
- Indecisive
- Contented
- Talkers not doers
- Passive
- Weak
- Emotional
- Prefer qualitative solutions
- Surface scratchers

(Gherardi 1995)

The above examples illustrate masculinity and femininity. Common gender stereotypes and problems faced by women entrepreneurs include:

- Good entrepreneurship is measured using masculine traits such as task achievement, goal accomplishment, assertiveness and self-interest but ignoring feminine traits in SME performance.
- In terms of the gender division of labour, men have always been expected to be providers and women to be caregivers.
- However it has been noted that gradually the figure of the woman entrepreneur is entering the discourse of the scientific community but institutions such as the media still clings to the old gender stereotypes in its representation. In the media women entrepreneurs are

described mainly in relation to the family business and in terms of the family role. A constant theme is the difficulties women entrepreneurs face in balancing work and domestic duties thus reinforcing and perpetuating the assumption that women's natural place and their primary responsibility is the family.

- According to the breadwinner and homemaker ethics breadwinning is considered a masculine role and homemaking a feminine role.
- Some men feel threatened by women's increased involvement in entrepreneurship and tend to use violence in its various manifestations such as threats, coercion or harassment in its various forms so as to oust women from the public sphere.
- Physical, economic, psychological and sexual violence that is criminalized under the Domestic Violence Bill once it becomes law is a challenge women entrepreneurs have to grapple with. In the private sphere, some husbands or partners forcefully take away moneys borrowed by women for their business capital. Some take away all the profits realized while some interfere in the running of the business by limiting the woman's freedom of association with business colleagues, constraining women's decision-making powers pertaining to the business or making profound social demands on the woman so that she fails to manage social and business commitments.
- In the public sphere, business colleagues at times sexually harass women entrepreneurs whom they request for sexual favours in return for contracts. Some male entrepreneurs also take advantage of most women's limited business and legal prowess so as to discredit women's entrepreneurial capability.

Gender equality

According to the National Gender Policy for Zimbabwe, gender equality refers to the legal, social and political capacity of women and men to mobilize and manage resources at household, community, national, regional and international levels on an equal basis. Equality between men and women entails the concept that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles and prejudices. Gender equality means that the different behavior, aspirations of men and women are considered, valued and favored equally. It does not mean that women and men have

become the same, but their rights, responsibilities and opportunities will not depend on whether they are born male or female.

Entrepreneurship

Awareness of the rights of women has been awakened by global mechanisms such as the Beijing Platform for Action and the Convention on the Elimination of All Forms of Discrimination Against Woman (CEDAW) ratified by 160 states of which Zimbabwe is no exception. What remains worrying is the economic and legal barriers as well as social discrimination that continue to prevent women from improving their status and achieving their full potential in business. Studies on women entrepreneurs are broadly divided into five thematic areas namely:

- the breeding grounds of women entrepreneurship
- patterns of women entrepreneurship
- the barriers to women entrepreneurship
- the motivations of women entrepreneurs
- the organizational and managerial methods i.e. the enterprise culture of women entrepreneurs (Brush 1992, Ahl 2002, Monaci 1997)

This paper will focus on the third point i.e. barriers to women entrepreneurship

Barriers to women entrepreneurship

In terms of Gender and women entrepreneurship, the third thematic area on “Barriers to women entrepreneurship” is pertinent.

1. *Socio-cultural barriers* -This covers the primary role of women encompassing family and domestic responsibilities, which are said to reduce women’s entrepreneurial credibility. Even in terms of skills, women entrepreneurial skills are said to be an extension of what has been naturally learnt through gender socialization. Patterns of women entrepreneurship are depicted as reflecting the reproductive life cycle of interruptions and discontinuities even in the business field. A woman who acquires and displays masculine

entrepreneurial traits is not accepted by males who stereotype her into any one of the four deviant roles namely:

- Queen bee
 - Token woman
 - Seductress
 - Man hater
2. *Financial barriers*- In entrepreneurship, there is a general presumption of women's failure so when women entrepreneurs apply to financial institutions, they are not taken seriously and accused of being unable to handle money. It was found that financial institutions perceived women as less entrepreneurial than men.
3. *Technical barriers* -Information gaps concerning entrepreneurial law, financial management and business marketing inhibit the development and growth of women's businesses. Since men have no reproductive roles to worry about, they can freely interact at clubs, breakfast meetings or other business fora where they get the latest information on new and profitable business ventures, new markets and emerging low interest financiers, which opportunity women lack due to family care and household responsibilities. An information gap is thus created whereby women are not conversant with the goings-on in the business world.

Barriers to women entrepreneurship in Zimbabwe

- *Ignorance of entrepreneurial law* – entrepreneurs who wish to go into business have a choice of either carrying out business as sole traders, form a partnership, incorporate a company or incorporate a Private Business Corporation (PBC). Research has revealed that most women entrepreneurs cannot distinguish between these forms of business entities. Most formal traders viewed formal business as registering a company yet there are other legal entities that women can enter into.
- *Access to and control over financial resources* – available evidence from other jurisdictions show that a significant number of women who may have access to finance, may not have control over the loans contracted . About 63% of women's loans are

actually invested by male relatives while women bear the formal responsibility for repayment as was evidenced in a Bangladesh programme. A study of 151 Grameen Bank loans to women found that 12% surrendered the entire loan to male family members. Another study in Bangladesh discovered that of 140 loans made by Action Aid to women; about 50% were used for men's productive activities. Given the patriarchal nature of the Zimbabwean society, Zimbabwean women are therefore no exception.

- *Lack of access to networks of information and assistance, which are the main source of information and contacts* –The United Nations Development Fund for Women - Southern Africa Regional Office, undertook an Information Communication Technology (ICT) baseline survey in Zambia, Zimbabwe, Swaziland and South Africa. The study sought to identify women entrepreneurs' awareness, access, knowledge and use of ICTs in their businesses, the constraints they face and opportunities available to them in ICTs. The study revealed that very few women were aware of the numerous possibilities for ICTs to improve women's economic activities and increase their access to information. ICTs can provide women with links to major information needs of entrepreneurs such as information about supply (obtaining inputs), demand (new and existing customers), finance (business management and obtaining additional finance) as well as the environment in which they are doing business and skills.
- *Limited academic and business management skills* –During its forty-first session in 1997, the United Nations Commission on the Status of Women proposed further action and initiatives to be undertaken to promote women's economic empowerment, including the mainstreaming of a gender perspective into all economic policies and programmes. Among the agreed conclusions of the session were measures to enhance the capacity of women to influence and make economic decisions as paid workers, managers, employers, elected officials, members of non-governmental organizations and unions, producers, household managers and consumers. Also included were measures to eliminate biases in the educational system to counteract the gender segregation of the labour market.

Recommendations for Action

Having realized the above barriers, it is important to note that it has been realized that the 'One size fit all' solutions do not work as women entrepreneurs are not a homogeneous group. They face different sorts of problems at different stages of their development and growth. Thus this paper puts forward the following recommendations for action.

- Mentoring- established women business owners mentoring budding entrepreneurs. This is important as networks and associations of women entrepreneurs can provide much needed support for new and emerging women entrepreneurs.
- Education and awareness on entrepreneurship.
- Multi-disciplinary partnerships, for example women lawyers, accountants and business managers offering free professional and technical assistance to budding women entrepreneurs.
- Gender-based analysis and research so as to identify emergent barriers to women's economic empowerment. – It has been established that growth programmes for women entrepreneurs can only succeed when they address the power relations and improve access and control over economic resources and opportunities.
- Availability of subsidized day -care facilities to enable women entrepreneurs to balance work and family responsibilities. This is important because support for women entrepreneurs should take account of women's reproductive and household responsibilities as well as existing relations and roles between women and men.
- Development of policies and projects that use local and international networks to facilitate information technology, as well as credit and training for women entrepreneurs.

World wide best practices for women entrepreneurship

For Zimbabwe, there is need to enact specific legislation and develop policies that specifically allow women to manage and own businesses. In other jurisdictions, governments have developed policies and projects that use local, National and International networks to facilitate information technology, credit and training for women entrepreneurs as well as programmes that aim to enhance women education.

- 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 has 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.
- 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.
- Benin has reported that as of May 1999, about 80% of the government's credit programmes for development and micro – enterprises have benefited women. . (DAW, Women and the Economy, 2000:2)

We submit the same should be the case for Zimbabwe.

2.1 Discussions

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

- There is need for mentoring e.g. established women entrepreneurs could mentor budding women entrepreneurs. Midlands State University promoting the entrepreneurship programme through linking budding entrepreneurs (students) and established businesses until the business adopts the budding entrepreneur.
- Women in business networks should incorporate young women

3.0 Keynote Address- Hon Minister Oppah Muchinguri, Women's Affairs, Gender and Community Development

Mr. Brian Guyo, Director of the Women's Affairs Department in the Ministry of Women's Affairs, Gender and Community Development read the Honourable Minister's speech. The speech read as follows:

Members of the Women in Business Association

Members of the Anointed Business Women Network

Members of the Women Entrepreneurs Network

Members of the Indigenous Business Women Organization

Members of the Zimbabwe Women in Construction Association

Invited presenters

All women entrepreneurs present

I would like to applaud all women entrepreneurs present for taking this initiative seriously. It is important that women entrepreneurs gather together for networking and knowledge exchange. It is also expedient that women entrepreneurs are empowered with knowledge that would build their capacity and increase their economic participation. Women entrepreneurs are important in Zimbabwe's economy but they face various social and economic challenges firstly as a woman secondly as an entrepreneur. 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. In recent years growing numbers of women are committing their talents, energies and personal financial resources to start their own businesses. However women entrepreneurs still face a lot of constraints such as:

- Lack of access to productive resources due to discriminations in property ownership and in employment
- Lack of time because of unequal gender division of labour in unpaid productive and reproductive activities
- Lack of skills due to lower levels of literacy and formal education
- Lack of access to labour as a result of norms of gender hierarchy and separation
- Lack of access to markets due to lack of information and other forms of barriers

Today's seminar comes at the time when women all over the world are about to begin the 16 Days of Activism on Gender Based Violence. 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. Women entrepreneurs are encouraged to learn more about the Domestic Violence Bill and how it can protect women entrepreneurs from psychological abuse at their homes. As you all know it is not easy for most women to get approval on starting businesses from their husbands.

My Ministry also encourages women entrepreneurs to gain more knowledge on economic issues that affect their businesses. Women entrepreneurs need to know and learn more about economic policies, trade opportunities and sources of finance for success in their businesses. The Ministry is committed to lobbying for gender responsive economic policies particularly targeting the key sectors that affect women which are health, employment, agriculture, industry and commerce, social action and education.

I hope that today's seminar today's Gender and Economic Literacy seminar will empower women entrepreneurs with key economic knowledge and gender assessment skills. 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. For "when you empower men, you empower individuals but when you empower women you empower the nation." .

3.1 Discussions

Key issues highlighted include:

- 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 had reservations on the new 5 Billion Dollars facility especially concerning collateral and other difficulties faced in accessing loans. Several women notably, Ms Netsayi Dzinoreva, Ms Elizabeth Vela, Ms Fatiness Zirotu

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

4.0 Accessing Finance from Microking- Mr. Oswell Kahonde, Senior Business Development Manager, Microking (Kingdom Financial Holdings)

Introduction

Accessing finance is a key global challenge to SMEs. SMEs not well defined hence difficulties in structuring loans by banks. Recognition has just started but needs time. Sources of finance for an SME include own savings, commercial banks, government owned entities e.g. SEDCO and NIT, MFIs (microfinance institutions), Venture Capital Companies and Public Listing.

What women entrepreneurs expect from banks

Women entrepreneurs expect:

- Open minded managers
- Listening managers
- Easy and clear information
- Counseling and guidance
- Personalized exchange
- Business approach

7 Common borrowing mistakes by women entrepreneurs

- Giving up before starting
- Giving up too early
- Taking the first offer
- Thinking small
- Fear of joining male dominated networks
- Fear of losing authority and control
- Fear of performance benchmarks

What do banks think about women entrepreneurs?

Women entrepreneurs are perceived as high risk business people; less prepared to manage, with a skills gap and cannot stand the heat.

Breaking the Barrier

Lately the emergence of MFIs seeks to break the barrier to accessing finance by women entrepreneurs. MFIs seek to demystify lending to MSMEs (micro and small and medium enterprises) and offer personalized service. They are recognized by the RBZ and the government and are prepared to go an extra mile. They have experienced in lending to the “High” risk sector.

Microking

This is a wholly owned subsidiary of Kingdom Financial Holdings. It has more than five years experience in risk lending. It is operating in 7 branches around Zimbabwe. Provides banking to the unbanked. Microking has the heart of social workers and mind of bankers, touching lives and transforming visions. Microking offers the following services:

- Character based lending
 - Business proposal done jointly with client
 - Assessment covers household position
 - Quick turnaround time
 - Personalized service
 - Simple collateral lets build it together.
 - What’s in your hand approach
 - Asset based lending
 - Business first, then security later....
 - Group security for less exposure
 - Access to other financial products
1. Savings accounts
 2. Business accounts
 3. Current accounts
 4. Investments opportunities-unit trusts, short term investments, long term investments
 5. E-banking technology

6. Robust and innovative banking
 - Business advisory services
1. Specialised and tailor made training to suit client's needs
2. Business health check
3. On spot advice during assessment
4. Post loan advice
5. Tips on managing loan repayments in the wake of high interest rates.

Conclusion

Microking believes that innovation is the key to access to finance and that access to finance is a right. No business should fail because of lack of finance. The sky is the limit not funding. If you aim the top of the tree, you will likely land on the branches, but if you aim the sky you will land on stars. If you think you can, you are right; if you think you can't, you are also right. Either way you are right. Aim higher, so shall you be higher!

4.1 Discussions

Key issues highlighted include:

- Women are good users of money. Research has shown they are better at repaying loans than men
- Concern that microfinance institutions charge higher interest rates than commercial banks. However microfinance institutions have slightly higher interest rates than banks since they have to borrow from banks to bridge the barrier to finance to SMEs. There are high interest rates but mostly for short term loans, easing the interest burden.
- Microking provides training for women in entrepreneurship development, particularly women's business groups and associations.
- Microking has given loans to 10 000 people, of which 65% are women.
- Women should stop stigmatizing other women and break into political decision making positions.
- Senior citizens have an equal right to getting loans as long as their business in order. What is important is their business.

- Microking finances all sectors of business even those considered very risky. Microking seeks to finance businesses not income generating projects.

5.0 Importing and Exporting in Zimbabwe- Mr. H. Chakanyuka, CEO Zimtrade.

Introduction

Exporting and importing are marketing activities that are complicated by factors such as distance, different social and economic conditions and different government regulations. The decision to import or export should be taken after a close and careful examination of the opportunities available and disadvantages involved.

ZimTrade's objectives are to assist Zimbabwe enterprises explore foreign markets and establish sustainable export and import business and not just ad-hoc operations.

Exporting From Zimbabwe

Why Export?

- To increase sales (turnover). By exporting the company goes beyond the domestic market. More sales lead to faster growth and expansion of the company and also more profits.
- To maximise under-utilised production capacity and reduce unit production cost. Operating at full capacity helps in achieving a more even production flow.
- To sell surplus production. This occurs when a company has produced more than what the domestic market can absorb.
- To earn foreign currency
- To reduce the business risks of depending on the domestic market only. Diversifying markets helps in reducing seasonal demand variations and can cushion the company when domestic market demand falls due to various reasons.
- Exporting can provide opportunities to:
 - Develop and improve on product quality;
 - Adopt a marketing oriented approach when selling products

- Develop more efficient production methods.
- To take advantage of greater purchasing power of the export market especially when selling in a more affluent market than the domestic one.

By being able to successfully meet competition in export markets the company's position on the domestic market is strengthened considerably.

Export Permits

Certain goods may not be exported without the approval of government or other statutory bodies. For instance, agricultural and horticultural produce would require an export permit from the Ministry of Agriculture. All export consignments from companies need CD1 forms. For individuals a CD1 form is required if the consignment exceeds US\$1 000.00.

The exporters should therefore check with relevant authorities or ZimTrade on these requirements.

Export Documents

The following are the required documents:

- CD1 Forms
- Completed Bill of Entry (Form 21)
- Shipping documentation
- Certificate of Origin (if any)
- Commercial Invoice
- Export Permits or Licence (where relevant)

Commercial Invoice

This is made out by the exporter and should include:

- name of seller/exporter
- name of buyer/importer
- description of goods
- quantity of goods

- terms of payment
- mode of dispatch
- value of goods (stating whether CIF, FCA, or CFR etc.)

The value should be quoted in acceptable foreign currency e.g. US\$, Euro, South African Rand, Pound Sterling etc.

Importing into Zimbabwe

Most goods are on Open General Import Licence (OGIL). This means that only goods on the negative list require import licences/permits. Goods on the negative list include live animals, arms of war, precious stones, metals etc. If you are in doubt whether the goods you want to import are on the negative list check with any customs office.

Import Documentation

- Suppliers/exporters commercial invoice showing the FOB value
- Bill of lading confirming transportation
- Form 21
- Ocean freight statement showing ocean freight and other FOB charges
- Insurance Certificate
- Rail Advice Note or Road consignment Note showing rail or road charge respectively
- Other costs from Way Bill
- Certificate of Origin

5.1 Discussions

Key issues highlighted include:

- Zimtrade provides services to all people including informal traders, micro entrepreneurs and SMEs
- All information on trade is available in Zimtrade databases including tourism information
- Zambia is strict on exporting and uses the parallel market in Zimbabwe to calculate duty

- The EU is seeking to capacitate non-stake actors i.e. equip them with knowledge for trade negotiations beginning in January 2007.

6.0 Regional Trade Opportunities for Women Entrepreneurs- Mr. H. Chakanyuka

Background

Zimbabwe has Trade Agreements with various other countries and groups of countries in a Bilateral and /or multilateral setting. The purpose of a Trade Agreement is to stimulate and encourage trade between the countries or group of countries who sign the agreement. The countries give one another preferential treatment through reduction or elimination of customs duties. A reduction or elimination of duty can give the importer/exporter a substantial advantage in terms of cost over companies from countries that do not have similar trade agreements.

What are Trade Agreements?

Zimbabwe is a signatory to various trade agreements. These are bilateral i.e. between Zimbabwe and one other specific country. Bilateral Trade Agreements are either on a preferential basis or on a Most Favoured Nation (MFN) basis. In Preferential Bilateral Trade Agreement, Zimbabwe offers/is offered better trading arrangements with the contracting partner than any other country that does not have a bilateral Trade Agreement with either country. MFN Bilateral Trade Agreements offer less preference to preferential bilateral arrangements.

Zimbabwe is also a member of some Multilateral Trade Agreements i.e. agreements among a number of other countries. These include

World Trade Organization (WTO)

COTONOU Agreement

Generalised System of Preferences (GSP)

Zimbabwe is also a member of the following regional trade agreements:

Southern African Development Community (SADC)

Common Market for Eastern and Southern Africa (COMESA)

Currently, Zimbabwe has five Preferential Bilateral Trade Agreements under which exporters can benefit. These are with the following countries;

Botswana

Malawi

Mozambique

Namibia and

South Africa

How Do I Qualify for Preferential Treatment?

In order to benefit from most of the bilateral and the multi-lateral trade agreements it is necessary to register with Zimbabwe Revenue Authority (Zimra). It is the exporting company that must register for the agreement.

When making an application for the first time, the company and the goods in question are both registered. Zimra carries out a cost analysis of the inputs and production process of the products to be exported to ascertain if the products' local inputs meet the specific trade agreement requirements. Every agreement has rules, which indicate how an exporter can be eligible for preferential treatment in duty payment. These are called Rules of Origin. The Rules of Origin are a set of criteria that is used to distinguish between goods that are produced within the territories of the states that are members to the trade agreement in question. In case of Zimbabwe's bilateral or multilateral trade agreements, an exporter can qualify in one or two ways.

1. Wholly produced in Zimbabwe. These include mineral products, vegetable products, live animals born and raised in the country and products obtained from hunting or fishing conducted in the country.
- 2 If manufactured, a product must have undergone an acceptable amount of processing and have a specified percentage of Zimbabwean content.

How to Register?

The registration process for bilateral, regional and multilateral trade agreements is done by Zimra and is exactly the same for all the agreements.

What are the Trade Opportunities out there?

Zimbabwe is a member of both COMESA with over 300 million people and SADC with over 200 million people. Most of these countries are importing products from all over the world. Zimbabwean women enterprises should take advantage of the trade agreements and export to these countries.

Zimbabwe has bilateral trade agreements with almost all our neighbouring countries. We should identify products that are required and export them taking advantage of the trade agreements.

To identify opportunities women entrepreneurs should:

- analyse export trends in target markets
- follow up inquiries from the target market through ZimTrade or Embassies
- visit the market for promotional activity

6.1 Discussions

The following issues were raised during the discussion time:

- The SADC free trade area, planned for 2008 might threaten import substitution programme and the local industry. However local industry is encouraged to innovate and remove inefficiencies so they can be competitive when the free trade area is launched.
- Information on bilateral trade agreements is available at Zimtrade. Key people for registration are Zimra
- Local manufacturers need to standardize their products to face regional competition. The free trade area means competition and competition will always be there.
- Zimtrade has a magazine on importing and exporting which costs ZWD 5 000.

- Additional agricultural permits are required in Zambia. Zimtrade advises on regulations in other markets, market entry strategies.
- Why are governments opting for free trade not fair trade? Would prefer fair trade than free trade as free trade would mean survival of the fittest? Where do women fit in?
- Zimtrade offers capacity building through knowledge. There is a micro and SME department which offers training in 10 modules at discounted costs. Zimtrade cannot offer services free of charge as it is currently underfunded. Funding comes from the 1% surcharge on exports and imports but these are on a downward trend, leading to underfunding.
- Why is the trademark ZWD 100 000 for six months only? Zimtrade charges that much because it pays rentals to ITC. The price of ZWD 100 000 is for sustainability. Zimtrade is currently approaching other organizations to subsidize its activities and seeks to work with women's organizations.

7.0 Health Issues for the Women Entrepreneur- Monica Mandiki and Felicity Hatendi Gutu, Health Consultants

Definition of Key Terms

- Health- The physical mental and social wellbeing of a person or group and not merely the absence of disease or infirmity.
- Entrepreneur - Entrepreneurship - an approach to business. The entrepreneur in the entrepreneurship process focuses on solving an existing clinical problem and looks at ways of implementing the new ideas.
- Business- A business is a commercial activity engaged in as a means of livelihood or profit or an entity which engages in such. The Freeman Dictionary defines business as any activity or enterprise entered in for profit.

Health Issues, Concerns and Experiences

Inadequate rest (crafting ideas)

Lack of sleep (high anxiety levels, demands)

High stress levels (competing with men ,)

Inadequate exercise (life style problem)

Irregular and unbalanced meals
Competing roles (mother, business, child bearing, spousal)
Gender related challenges (sexual harassment and violence,)
Challenging environment
HIV and AIDS related Challenges

Solutions to Health Issues, Concerns and Experiences

Promotion of physical health, mental health, social well-being, addressing HIV and AIDS issues

Physical Health

The following are required for proper physical health:

1. Rest
 - The body mends –physical health boosted
 - Mental health improves
 - Creativity and innovation increases
 - Adoption of positive attitude
2. Exercise
 - Improves blood circulation
 - Physical health maintained
 - Reduces stress
3. Diet
 - Helps body to grow and mend
 - Maintain a balance
 - Promotes mental health
 - Improved performance

Mental Health is important as it:

- Improves performance
- Creativity and innovation promoted
- Physical health enhanced
- Positive attitudes maintained

- Stress Management is a necessity not a luxury

Social Well Being:

- Allows participation in business
- Supportive environment
- Allows to seek for higher order needs e.g. Self –esteem, Self – actualization
- Provides for mental health
- Emotional support provided
- Provides for physical needs
- Reduces gender related stress

Occupational Safety

Occupational safety is important. Some hazards for workers safety include:

- Unsecured ladders,
- people working without protective clothing,
- Inadequately ventilated working space,
- Inappropriate furniture for workers. e.t.c.

Accidents result in loss of time, damage to equipment, manpower costs of treatment and compensation.

Addressing HIV/AIDS Issues

Women entrepreneurs need to address HIV/AIDS issues to achieve:

- Reduced stigma and discrimination promoted by policies
- HIV incidences reduced through knowledgeable workforce
- Reduced HIV related gender based violence
- Reduction of losses related to HIV and AIDS related absenteeism and reduced output
- Supportive environment created

Why you need an Occupational Health and Safety Programme

- It arrests decline in productivity

- Arrests increasing absenteeism due to ill health, funeral attendance, home based care
- Mitigates workplace stigma and discrimination
- High stress levels in the workplace
- High staff turnover
- Loss of morale, skills
- Reduced labour due to poor access to health facilities and affordability of drugs
- Generally sickly labour force

Policy Recommendations

1. Provide for people friendly workplace policies to improve workplace attitudes, activities and environment e.g. Provision of Clean water to drink.
2. Reduce human and economic costs of stress, injuries, poor diet, lack of exercise, and general ignorance of health
3. Put in place health and safety and HIV and AIDS policies
 - Provide people friendly workplace policies to improve workplace attitudes, activities and environment
 - Reduce human and economic costs of stress, injuries, poor diet, lack of exercise, and general ignorance of health
 - Implement health programmes in addition to core business. e.g. a gym, smoking cessation programs, [nutrition](#), [weight](#) or stress management training, health risk assessments, health screenings and [body mass index](#) monitoring and business health clinics, refer appropriately to available services.
 - Identify and alleviate risks in jobs traditionally reserved for women such as repetitive movements and prolonged standing.
 - Tools, instruments and procedures in traditionally male workplaces should be re-examined and, if necessary, re-designed to facilitate women's safety.
 - Put in place health and safety and HIV and AIDS policies
 - Consider basic health care as a human right and advocate for legislation accordingly.
 - As a group of entrepreneurs or individually conduct resource mobilization exercises to fund researches and share best practices

- Network with multinational and large business participatory workplace education programmes which are focused on changing attitudes, behaviour patterns, and actions in order to assist you to foster the creation of gender sensitive businesses.
- Comprehensive health and environment information, education and communication strategies and programmes should be developed.
- Take steps to prevent domestic and sexual violence and abuse in the home or at the workplace
- Southern Africa Data Base for Women Entrepreneurs to document best practices and workable strategies, and organize for a sharing experiences and best
- Ensure good governance practices prevail in your small, middle, and or even large business
- Recognize the local, regional and international consensus expressed in the Platform for Action, and the standards set by the Convention on the Elimination of All Forms of Discrimination against Women and other international human rights instruments which provide strategies and recommendations relevant to women's health.
- Southern Africa Data Base for Women Entrepreneurs to document best practices and workable strategies, and organize for a sharing experiences and best
- Ensure good governance practices prevail in your small, middle, and or even large business
- Recognize the local, regional and international consensus expressed in the Platform for Action, and the standards set by the Convention on the Elimination of All Forms of Discrimination against Women and other international human rights instruments which provide strategies and recommendations relevant to women's health.

7.1 *Discussions*

The following issues were raised during the discussion time:

- Health is being compromised by the harsh economic situation as it difficult to buy enough food.
- There is need to change our culture of pursuing a rich lifestyle with an unbalanced diet. Lets balance our diet using simple foods

- Does NSSA have to do with occupational health safety? NSSA is responsible for this and they conduct regular inspections at workplaces
- The Zimbabwean Business Council on AIDS assists companies in developing HIV/AIDS policies.

8.0 Basics of E-Commerce- Judith Magadzire, IT Manager, Fidelity Life Assurance

Introduction

Electronic commerce and more broadly E-business has had a major impact on the way business is conducted, particularly in developed countries. It has the potential to revolutionize international trade, touching virtually all aspects of economic and social life within countries. In Africa, however, basic commercial processes are underdeveloped and the expansion of trade and growth of commerce is limited by very specific problems that have to be addressed before E-Commerce can be successfully adopted and implemented. E-Commerce is a subset of business, where products and services are advertised, bought and sold over the Internet. Many businesses have become extremely profitable through online sales. Businesses all over the world are reaping the benefits of increasing awareness of their products and services worldwide with little investment.

Definitions

A broad definition of e-Commerce is:

"The conduct of commerce in goods and services, with the assistance of telecommunications and telecommunications-based tools."

A more detailed, and still broad, definition is:

"Electronic commerce is about doing business electronically. It is based on the processing and transmission of data, including text, sound and video. It encompasses many diverse activities including electronic trading of goods and services, online delivery of digital content, electronic fund transfers, electronic share trading, commercial auctions, collaborative design and engineering, online sourcing, public procurement, direct consumer marketing, and after-sales

service. It involves both products (e.g. consumer goods, specialised medical equipment) and services (e.g. information services, financial and legal services); traditional activities (e.g. healthcare, education) and new activities (e.g. virtual malls)."

Portal - A portal is a central place for making all types of information accessible to an audience of varying range. (Oracle 2004).

General E-commerce Trends In Zimbabwe

E-banking

Among the sectors that have begun using the Internet for business is the financial services sector, where some banks now allow clients to view their account details over the internet. That is from simple account balance checking to transfer and payment services. For example CBZ and Kingdom banks

Travel, Tourism and hospitality

In the hospitality and tourism sectors, some travel agents, hotels and tourism operators now allow customers to make reservation inquiries over the Internet.

On-line Payment

eTranzact is the first online real-time payment system that allows account holders to pay for goods and services purchased from merchants without stress.

This is possible because the service allows cardholders to pay and check account balances via four (4) convenient channels i.e.

- Web (using any internet browser in a secured transaction),
- WAP (Wireless Application Protocol) which allows mobile phones to browse web contents,
- SMS (Short Messaging Services) popularly found in all GSM technologies and widely used and
- Voice XML (a voice-based interactive user-response interface). eTranzact is compatible with any bank account, any mobile phone and any network. eTranzact operate like a debit card in your phone. It transfers your mobile phone to a credit card, debit card or your bank account

Internet service provider M-Web Zimbabwe launched electronic commerce facilities that allow consumers to buy goods without passing credit card information over the Internet, which is regarded as a major barrier to e-Commerce in Zimbabwe. The e-Commerce facilities are available on two websites belonging to music retailer Spinalong and the publishers of computer magazine PC World.

E-Marketing (On – Line Marketing)

There are local service providers like M-web and Yo! Computers just to mention a few which have portals where entrepreneurs can place their ads.

This is an advertising vision for one of the service providers

“Advertising Vision “

- To promote a platform where clients can promote their e-commerce offering on the MWEB Africa portals
- To reinforce your brand on the MWEB portal to all visitors and subscribers
- To promote the various services available to customers on the MWEB Africa portals “
(www.mweb.co.zw)

An online advertisement, unlike other media is interactive, it lets businesses keep track of the number of users that respond to an ad and click through to the advertised website.

There are quite a number of web sites which allow business people to place their adverts on the internet free of charge as long as they register and adhere to the terms and conditions.

Online Telephone Directory

TelOne offers an on-line telephone directory enquiry facility. www.telone.co.zw

Online yellow pages. www.zimyellow.com

Free Online Ads-Websites

Yo! Computers – www.computer.co.zw

Yo! Property – www.property.co.zw

Yo! Electronics – www.electronics.co.zw

Yo! Auto – www.auto.co.zw

Useful Portals

M-web portal – www.mweb.co.zw

Yahoo Portal – www.yahoo.com

MSN Portal – www.msn.com

These portals have powerful search engines. If you enter reasonable search strings, you are guaranteed of getting what you are looking for.

Key Requirements For Enabling e-Commerce for Women Entrepreneurs

- Domain Registration
- Telecommunications infrastructure
- Computer equipped with a modem and appropriate software e.g. Internet explorer.
- Most Basic Training in Computers (Introduction to Computers or Computer appreciation training)

Internet Cafes

Internet cafes provide internet services at reasonable rates. This is most ideal for women entrepreneurs who do not have enough equipment for surfing the internet. They can then take advantage of free services which do not require any domain registration.

Some of the services are:-

- free e-mail such as Yahoo, MSN and Google just to name a few though the storage space is limited.
- Free website hosting offered by Geocities
- Free posting of ads

Internet Service Providers In Zimbabwe

An ISP is a company that provides access to the Internet to individuals or companies. ISPs provide local dial-up access from your personal computer to their computer network and their network connects you to the Internet. Zimbabwe Internet Service Provider Association (ZISPA) is the body which registers domains in Zimbabwe. All internet service providers (ISPs) have to channel all domain registration requests to ZISPA.

There are about 8 common ISPs in Zimbabwe namely,

- Africa Online
- Taurai Zimbabwe
- M-web
- Ecoweb
- ComOne
- YoAfrica
- Zimbabwe Online
- Telco

Some of the Services offered By ISPs which may be required by Entrepreneurs

Domain registration

A domain name is your address or 'store front' on the Web. It allows users to locate your business on the Internet, whether your needs are to brand your business as an international business (.com) or a Zimbabwean business (co.zw). e.g. Silmwood.co.zw (www.mweb.co.zw)

Virtual Post Office

For a client with a small office of 3 or less users who still wish to have a professional brand image. It is also ideal for a company whose employees travel a lot but need access to their emails wherever they are in the world. (www.mweb.co.zw)

Web development Hosting

A Web site is an essential product for any business as it enables businesses to provide service and information to many customers at once - quickly, efficiently and inexpensively. (www.mweb.co.zw)

Conclusion

E-Commerce has proved to have far positive reaching effects with regards conducting business. E-commerce allows people to create completely new business models. In a mail order company there is a high cost to printing and mailing catalogs that often end up in the trash. There is also a high cost in staffing the order-taking department that answers the phone. In e-commerce both the catalog distribution cost and the order taking cost fall toward zero. That means that it may be possible to offer products at a lower price, or to offer products that could not be offered before because of the change in cost dynamics.

8.1 Discussions

The following issues were raised during the discussion time:

- How expensive is home internet? Depends on the Internet Service Provider. Internet Cafes are another alternative
- Women entrepreneurs need basic subsidized training on computers. EKOWISA will organize a training facility.

9.0 Accessing Finance from Non-Formal Financial Institutions- R. Muchada, Programme Co-ordinator, ZAMFI

Definition of Key Terms

- Microfinance- It is the provision of savings, credit and/or other financial products in small amounts to primarily poor customers conventionally believed not to have the capacity to save as well as considered unwilling and unable to pay the high interest rate required to cover credit transaction costs.
- Gender- Refers to the social, economic and cultural roles and relations between women and men; taking into account the different responsibilities of women and men in a given culture or location and in different population groups (children, aged people, ethnic groups etc.).
- Gender mainstreaming -is a process by which a microfinance institution considers gender equality issues in all its activities, programmes and policies. So rather than having the focus only on women, the relative conditions of men and women in access to financial services and improving their entrepreneurial activities, are examined in order to highlight differences. Once such differences are identified, something can be done about these inequalities, or links to other organisations that can help redress inequalities can be made.
- Non-Formal Financial Institutions- These are institutions other than traditional banks that offer financial services especially borrowing facilities to marginalized people
- Accessing finance- The ability to borrow money from a financial institution
- Entrepreneur- An individual who has the ability to *observe and identify people's problems wants or needs, *solves them by producing goods/services that solve those problems or satisfy those needs or wants. Must not only be innovative but creative as well. He /she must indeed come up with new styles, new designs and new functions that are intended to solve the customer's problems or satisfy the customer's needs or wants

Why women must be assisted to access finance

Research carried out in Bangladeshi on 2 million female clients established that:

- Loans advanced benefit the whole family
- Result in improved livelihoods, education and health for the family

- Women are better payers

Women usually set up very productive and thriving enterprises employing many persons. They have become successful entrepreneurs, they bring about change in gender relations and become effective leaders in the community

State of the Microfinance Sector in Zimbabwe

There is a huge unsatisfied demand. There is a rapid growth in the number of operators. There is a regulatory and supervisory framework for microfinance institutions (MFIs). Several pieces of legislation have been enacted even though there is still to be specific law for MFIs. There is inadequate funding for MFIs, MLIs (microlending institutions), SACCOs, and NGOs. Interest rates rarely change and remain capped at certain levels.

Challenges for the Microfinance Sector in Zimbabwe

There has been a decrease in numbers from 1660 in December 2003 to around 300 in 2006. In addition hyperinflation and capital erosion have reduced outreach of MFIs, diminished portfolios in real terms, contributed to high operating costs and reduction in branch networks. Other challenges include:

- Most MFIs have liquidated fixed assets to raised funds.
- Interest rate capping is still in place.
- Shrinkage in the asset base
- Absence of a specific MF law
- Outdated statutes

Efforts made by Government

Ministries of Women's Affairs, Gender and Community Development and Small and Medium Enterprise Development are working tirelessly to assist SMEs in accessing finance. There have been recent disbursements to 3 MFIs from UNDP funds. There is also the ZWD\$ 16 billion SME facility and MFI participation.

Gender and HIV/AIDS

Access to finance has been hampered by gender and HIV/AIDS. Capable women entrepreneurs with viable projects fail to access capital. Men with limited entrepreneurial skills and marginally viable projects access capital with relative ease. Collateral security is also a hindrance to most women entrepreneurs. The ministry of Women's Affairs, Gender and Community Development shows how Government views importance of gender and issues around gender. ZAMFI appreciates the existence and functions of this ministry.

What ZAMFI is doing?

ZAMFI has a full time Gender and HIV/AIDS officer who coordinates ZAMFI's programmes. ZAMFI collects data from members on inter alia client gender distribution. 75% of MFI clients are women.

Impact Assessment Survey on Microfinance in Women's Projects

In a survey conducted by IDS (UZ) findings show that microfinance in women's projects improved income for the family, women acquired assets, there was improved health and education and recognition of woman's worth and contribution to family's wellbeing

Sector Gender and HIV/AIDS Policies

ZAMFI has developed gender and HIV/AIDS policies. Each member institution will derive own policies. Each member institution will mainstream gender and HIV/AIDS in all policies and programmes. This will help MFIs and the sector to respond to gender disparities in many ways such as

A) Promoting gender sensitive entrepreneurship via Microfinance:

- Acknowledge gender constraints that affect women entrepreneurs
 1. Plan services accordingly
 2. Practice positive discrimination
 3. Remove gender inequalities
- Understand gender based differences between men and women
- Develop a highly gender sensitive staff
 1. Most MFIs treat gender issues casually
 2. Need for a complete paradigm shift in the way gender is approached

3. Requires unwavering commitment from both staff and management

B) Move beyond targeting women

- Analyse the relative conditions for both
- Assess gender contributions towards fostering developing women entrepreneurs
- Categorise women in detail
- Potential of resentment, shifting responsibilities, women surrogating for men

C) Understanding gender based differences between men and women

- Types of projects, skill levels, cultural inhibitions, literacy levels
- Offer assistance in product dev, expansion, marketing, costing and pricing and follow up.

Improving access to finance by women through mainstreaming gender and HIV/AIDS

This enables MFIs to address gender and HIV/AIDS issues at all levels. It raises the level of awareness of all staff and improves the entire organisation's ability to deal with such issues and will ultimately enhance access to capital by women clients

Policy recommendations

- Recognise and stipulate the role to be played by MFIs in enabling women access capital
- Create a microfinance fund of sufficient magnitude to impact access to capital especially by women. Make such a fund a permanent budget feature, whereby majority quarter to be reserved for women entrepreneurs
- Reward institutions that promote the agenda through:
 1. Availing more resources
 2. Granting tax and license concessions
 3. Commending them publicly
- Empower the ministry of women's affairs, gender and community development to follow up, document gender components of beneficiaries of such facilities giving detailed comparative gender disaggregated data and making recommendations and regularly publish such data by district and province
- Compel education ministries to ensure curricular at all levels include:

1. Enterprise and entrepreneurship development so as to commence the much needed paradigm shift early
2. Gender and HIV/AIDS awareness training

9.1 Discussions

The following issues were raised during the discussion time:

- What is ZAMFI doing for women with disabilities? ZAMFI discourages discrimination of clients on age, race, gender, disability. There is no specific policy on people with disabilities, it is an overlooked issue and ZAMFI will look into it.

10.0 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.
- Excellent workshop
- Time was short for presenters and questions
- Organization and planning must be improved next time
- Invite people from Zimra next time
- Invite RBZ people to discuss on CD1 forms and other requirements for women entrepreneurs.
- Need more forums to discuss and share knowledge on business
- Need to clarify the agenda and be specific on issues to be looked at in the programme
- Poor sitting arrangements maybe due to lack of space
- Get a bigger venue next time
- Hold a two day workshop next time
- Presenters should bring in material for participants
- There should be feedback from borrowers and follow-ups on issues raised
- Need PA system for presenters
- Ensure that the Minister herself comes
- Presenters should have name tags for clear identification

- Improve on planning and strategizing
- Workshop was very relevant
- Include plenary sessions and Internet for online discussions
- Ensure that equipment is working
- Design training courses for women entrepreneurs

Proposed topics include:

- How can we improve our businesses?
- Discuss on developing projects
- Viability issues
- Proposal writing
- HIV/AIDS policy
- Movement building among women economists and those in business
- Practical testimonies from women entrepreneurs (challenges and successes)
- Mentoring including young women entrepreneurs
- E-Commerce marketing
- Total empowerment of women entrepreneurs
- How to start a business
- Trade and exporting

50% of the participants who filled in evaluation forms supported the idea of contributing to the cost of holding workshops. The workshop ended at 4:30 pm with a unanimous recommendation for follow up meetings for further networking and learning on critical aspects that affect women entrepreneurs.

11.0 Participants' List

Name	Business/Organization	Telephone	Email
1. Gladys Chirowa	Disabled Women Support Organization	492769 011743321 011886859	dwso.hre@healthnet.org.zw
2. Delis Mazambani	Faculty of Law Studies Midlands State University	054-223205 023-303519	mazambani@msu.ac.zw
3. Rosalie Kumbirai Katsande	Faculty of Law Studies Midlands State University	054223205 011877012	katsander@msu.ac.zw
4. Judith Magadzire	Fidelity Life Assurance/Silmwood Investments	054-223205 011877012	magadzirej@fidelitylife.co.zw silmwood@yahoo.com
5. Slindiwe Dhliwayo	ZAMFI	776150/746920 091860197	info@zamfi.co.zw
6. Patience Zirima	SARDCC-WIDSAA	023414964 791141/3	pzirima@sardc.net patiencezirima@yahoo.co.uk
7. Esther Zimbini	Self Help Development Foundation	736922	
8. Elizabeth Chakudunga	Zimbabwe Women in Construction Association (ZWICA)	011731566 070-21616	
9. Gamuchirai Mabhawu	Zimbabwe Women in Construction Association (ZWICA)		
10. Elizabeth Vela	Zimbabwe Women in Construction Association (ZWICA)	091812674	velaeliza@yahoo.co.uk
11. Monica Fwero	Anointed Business Women Network	011784394	
12. Mercy Chidemo	Anointed Business Women Network	091391662	chidemod2002@yahoo.com
13. Sheilla Nyazuwa	Anointed Business Women Network	011761243	
14. Mrs. Kuhuni	Anointed Business Women Network	011793459	
15. Richard. B.Mateta	Campaign for Female Education (CAMFED)	728516 250161 253044	rbatsirai@yahoo.co.uk
16. Tafadzwa R. Muropa	MWENGO/GCAP Zimbabwe	700090 011774633	tafadzwa@mwengo.org.zw tafadzwamuropa@yahoo.com
17. Munyoro Eutropia	IBWO	792247 702076	
18. Ellen Rangarira	Zimbabwe Women in Construction Association (ZWICA)	011758893 023749761	
19. Priscilla Chakudunga	Zimbabwe Women in Construction Association	070-21616 023751280	

	(ZWICA)		
20. P. Nyawo	Charama Lodges	023416310	
21. Patricia Nyamayaro	Ministry of Women's Affairs, Gender and Community Development	253063 707741/2	virigina@zwrcn.org.zw
22. Miriam Muregerera	Rose Fashions	491004 091412877	rosem@zol.co.zw
23. Joseph Mandizvidza	Daily Mirror	023414083	tafoemandy@yahoo.com
24. Brian Guyo	Ministry of Women's Affairs, Gender and Community Development	708065 011439502	guyob@yahoo.co.uk
25. Netsayi Dzinoreva	Einstein Exclusive Designing and Garment Making	722351 011862269	einsteinexclusive@yahoo.co.uk
26. Eulla Chimankire	Women Entrepreneurs Network (WEN) and Santana Cosmetics	331567 091218690	schimanikire@utande.co.zw
27. Fatness Zirota	IBWO	011797615	
28. Oswell Kahonde	Microking, Kingdom Financial Holdings Limited	795464-5 795456 091758478	oswell@kingdom.co.zw
29. Monica Mandiki	Independent Health Consultant	743082 011418154	mandikimonica@yahoo.com
30. Judith Magunje	IBWO	745455 091340732	
31. Merit Rumema	Self Help Development Foundation	570106/39 023252065	shdftas@africaonline.co.zw
32. Roselyn Kapungu	ZWRCN	252387/90	roselynkapungu@hotmail.com
33. Victoria Soza	IBWO	091948352	
34. Ritah Faredo	Covenant Women Organization	091863813	
35. Herbert Chakanyuka	Zimtrade	369330	info@zimtrade.co.zw
36. Lilian Muungani	Newsnet	011531622	
37. R. Muchada	ZAMFI	776150/746920	info@zamfi.co.zw
38. Marthar Kahuni	Covenant Women Organization	011435819	
39. Mugove Hamadziripi	The Communicator	091428806 091722226	thecomunicator@outgun.com
40. Loveness Rangarira	Zimbabwe Women in Construction Association (ZWICA)	023749761	lovenesstanya@yahoo.com
41. Musiyadzo Muza	Zimbabwe Women in Construction Association (ZWICA)	091812579	
42. Margaret Zunguze	EKOWISA	492789 091955153	margaret@ekowisa.org.zw
43. Phides Mazhawidza	Y-CAP Consultants	331044 011802368	phides@comone.co.zw
44. Nelly Nyamai	EKOWISA	492789	nellynyamai@yahoo.co.uk

45. Nyasha Tirivayi	EKOWISA	492789	ntirivayi@gmail.com
46. Unganai Taruvinga	EKOWISA	492789	

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