Forum on Policy Options for Promoting the Economic Empowerment of Women: Use of Information and Communication Technology

28-30 June 1999
Dar-es-Salaam, Tanzania

REPORT ON POLICY OPTIONS FOR PROMOTING THE ECONOMIC EMPOWERMENT OF WOMEN
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ANNEX I

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ANNEX II

LIST OF PARTICIPANTS
I. ATTENDANCE

1. The Forum on Policy Options for Promoting the Economic Empowerment of Women in Eastern and Southern Africa was held in Dar-es-Salaam, the United Republic of Tanzania at the New Africa Hotel from 28-30 June, 1999. It was organised by the Eastern and Southern Africa Sub-Regional Development Centres of the Economic Commission for Africa in collaboration with the Common Market for Eastern and Southern Africa (COMESA). The Ministry of Community Development, Women Affairs and Children in collaboration with the Equal Opportunities for All Trust Fund hosted the Forum.

2. The Forum was attended by representatives of governments, business women and non-governmental organisations of the following countries: Botswana, Djibouti, Ethiopia, Kenya, Malawi, Mauritius, Namibia, Rwanda, South Africa, Tanzania, Uganda, Zambia and Zimbabwe. A list of participants is included in the report as Annex II.

3. Intergovernmental organisations in attendance included the Common Market for Eastern and Southern Africa (COMESA) and the East African Cooperation (EAC). Also in attendance was the PAN-African Institute for Development for Eastern and Southern Africa (PAID-ESA).

4. The United Nations Development Programme (UNDP) in Dar-es-Salaam, Tanzania was also in attendance.

II. OPENING OF THE FORUM (Agenda item 1)

5. The opening ceremony was held on 28 June, 1999. Honourable Mrs. Mary Nagu (MP), Minister for Community Development, Women Affairs and Children; Mrs. Edna Mangesho, the Director for Women Affairs and Children, Ministry of Community Development, Women Affairs and Children, members of the diplomatic corps and the UNDP representative were present at the opening ceremony.

6. Mrs. Mangesho, the Director, presided over the opening ceremony and welcomed the participants to the meeting. In her opening remarks, she referred to the African Platform for Action (1994) and the Global Platform for Action (1995) both of which gave emphasis to the economic empowerment of women among the critical areas of concern. She further reminded participants of the commitment governments made in Beijing to ensure the provision of resources to women including land, credit, science and technology.

7. On behalf of the Executive Secretary of the United Nations Economic Commission for Africa, Mr. Robert Okello, the Director of the Sub-Regional Development Centre for Southern Africa welcomed participants to the Forum and expressed his gratitude to the Government of the United Republic of Tanzania for hosting the Forum. He equally thanked the Equal Opportunities for All Trust Fund which had collaborated in hosting the Forum.
8. He informed participants on the objective of the Forum which was to strengthen existing and establishing formal information and communication links in order to increase information dissemination to women entrepreneurs from Eastern and Southern Africa. He stated that 24 years had passed since the First World Conference on Women, yet women in most countries of Africa still did not have adequate access to, or control over means of economic production, including formal credit and technology.

9. Talking of challenges that African women entrepreneurs were experiencing, he gave emphasis to the rapid evolution in information and communication technology and the liberalization of markets under the World Trade Organization regime. This, he said, was an opportunity for access to wider markets as well as greater international competition and efficiency.

10. He further informed participants of the ECA reform programme whose key decision among others were to upgrade the African Centre for Women, making gender as cross-cutting theme in all the ECA programmes and strengthening ECA’s presence in the field. He highlighted the programmes of the Subregional Centres which were driven by the priorities of the respective subregions.

11. In conclusion, he reminded participants of the agenda before them and highlighted the areas of focus. He called on participants to come up with practical strategies and concrete plan of action.

12. He wished participants a successful Forum and thanked them for their attention.

13. In her keynote address, Mrs. Mary Nagu, Minister for Ministry of Community Development, Women Affairs and Children stated that women’s poverty was directly related to the women’s workload, the absence of economic opportunities and autonomy, lack of access to economic resources and lack of access to education and support services as well as their minimal participation in the decision-making process.

14. She referred to the commitment made by the Government of Tanzania in implementing the Beijing Platform for Action and highlighted the six critical components identified by the Government of Tanzania. They include: enhancement of women legal capacity; economic empowerment and poverty eradication; women empowerment in political, and decision-making; enhancement of women’s opportunities in education, training and employment; institutional capacity building and gender mainstreaming; and advocacy for women and gender advancement.

15. Continuing, she highlighted actions that the Government of Tanzania has taken to address these components including projects under the national machinery, which were being implemented as part of the commitment. Concerning the legal rights of women, she informed participants of the Land Law Act of 1999 and Village Land Act of 1999 on land repeal that has replaced previous legislations on land matters thus enabling women to enjoy equal rights with men in ownership of land.
16. On financial support to women, she stated that a Women Development Fund (WDF) in the Ministry and funded by the Treasury has been introduced. The fund provides funds to women individuals and groups on credit terms in both urban and rural areas. She further stated other funds which have been established to provide credit to women among which was the Equal Opportunities for All Trust Fund (EOTF).

17. With regard to implementation, she said that there was need to take into account the number of factors and obstacles that serve as barriers to implementation of policies and programmes for the political and economic empowerment of women. Some of the factors and obstacles she pointed out included among others, capacity building among women for effective production and rooted traditions harmful to women.

18. In conclusion, she wished participants success in their deliberations and officially declared the Forum open.

19. This was followed by a vote of thanks which was moved on behalf of the participants by Mrs. Yvonne Goma who thanked the Government of Tanzania through the Minister of Community Development Women Affairs and Children (CDWAC) for the tremendous strides it has made in implementing the Beijing Platform for action for the empowerment of Women. The Minister in her speech said that women’s participation in politics and decision making was now eighteen percent. We hope that by the next millennium the thirty percent involvement would have been achieved. Mrs. Goma also said that the achievements of Tanzanians have been replicated in various degrees in most of the other countries in the region. What is now needed is, harmonization of our efforts as a region, so that we level the play field especially in the area of production and trade.

20. Mrs. Goma also thanked the ECA for its initiative in organizing this forum on Policy Options for Promoting the Economic Empowerment of Women in the Eastern and Southern Africa region with the emphasis on the use of information and communication technology. She was happy to see the collaboration with COMESA a sub-regional organization in trying to establish business centres in the national focal points. This, she said was healthy as she saw ECA the umbrella body for Economic Development in the whole of the African region and therefore must work with and coordinate all sub regional economic organizations to avoid duplication of activities and a waste of resources in a poor continent.

21. She further said that a concerted effort was needed in tackling the economic empowerment of women to enable them utilize the abundant opportunities which were now available. For example giving women access to land without capital to develop it was like sending children to school without books and pencils.
22. The guarantee fund for women was a worthy initiative. However, she said, there was a need for a stronger presence of the ECA in the field working with the NGO’s. There should also be a trend for empowering the NGO’s to make them more effective.

23. The exposure of Businesswomen to the global markets through the development of a Women in Business directory were all very pertinent. Lastly she thanked the Minister for taking time of her busy schedule to come and open this Forum.

III ACCOUNT OF PROCEEDINGS

A. Election of the Bureau (Agenda Item 2)

24. The Forum unanimously elected the following countries to the Bureau:

- Tanzania - Chairperson
- Kenya - Vice Chairperson
- Zimbabwe - Rapporteur

B. Consideration of the Draft Agenda and organization of Work Programme (Agenda Item 3)

25. Taking the chair, Mrs. Mangesho, the Director, Ministry of Community Development, Women Affairs and Children called on participants to adopt the agenda and the programme of work.

26. The Forum adopted the following agenda:

1. Opening ceremony,
2. Election of the Bureau
3. Adoption of agenda and programme of work;
4. Presentation of Case Studies from Malawi, Tanzania and Zimbabwe;
5. Framework for the establishment of business centres, Guarantee Funds for Women Entrepreneurs and for strengthening Asian-African Women Entrepreneurs Cooperation;
6. Strategies for Promoting Regional Cooperation, linkages and access to global market;
7. Devising modalities for promoting business of grassroots women;
8. Capacity building for businesswomen entrepreneurs in the utilization of new ICTs: Strategies for the establishment of Telecom Centres;
9. Working groups on:
   i. Identification of existing institutions/centres which serve as custodians of information and the gap in existing information resources;
   ii. Devising a format for publishing a directory of women in business in Eastern and Southern Africa;
   iii. Sharing best practices and strategies for networking among business women/entrepreneurs;
   iv. Devising modalities and plan of action for promoting business of grassroots women;
   v. Strategies and plan of action for the establishment of business centres and telecom centres;

10. Report of working groups and discussions;

11. Adoption of the report;

12. Closing ceremony.

C. Presentation of Case Studies from Malawi and Zimbabwe (Agenda Item 4)

(i) The Case of Malawi

27. In presenting the case of Malawi, Mrs. Mwandira said that, like elsewhere in the African region, the status of women in Malawi is lower and the high literacy rate made them very vulnerable to exploitation by some lending institutions and also hindered their progress in the business world. The problem of the HIV/AIDS epidemic, she stated, has increased the workload of women and reduced time spent on their businesses. The country has the lowest use of electronic communication and technology and this entails that the globalisation process which relies on information and communication technology has left them behind. Further to this, 80 percent of Malawian women were based in rural areas where business was usually seasonal, domestic market was small and infrastructure poor, hence the slow progress in their economic activities.

28. Informal financial institutions have an acute personnel shortage and resources to reach the majority of the women in the rural areas. In addition, these institutions do not receive adequate support to deliver their services efficiently and effectively. The situation is made worse by the under-developed market system and lack of aggressiveness on the part of Malawian women entrepreneurs. However, the interest rates charged by financial institutions were very high and despite improved access to credit, women entrepreneurs were still credit constrained. This situation has been
aggravated by the negative impact of the structural adjustment programmes such as devaluation and privatisation where women have been the worst victims.

29. She pointed out that a lot of interventions to support women entrepreneurs and improve their access to factors of production were being undertaken by government ministries, departments and non-governmental organisations. In addition an enabling policy environment for MSMEs has been put in place. A draft national gender policy has also been formulated and work was underway to ensure that all programmes and policies were engendered. Despite all these efforts, a lot more work needed to be done to really improve the Malawian situation. Malawi has to make drastic decisions in its economic diversification from agro-based to industrialisation, promote value adding activities, and support the SMEs undertakings as stepping stones for industrialisation.

30. In order to elevate the economic status of women, the study recommended the following: strengthening of regional based trade links between member States; female entrepreneurs participation in trade fairs, trade mission and expositions; creation of a special fund to assist women entrepreneurs to benefit from the global electronic trade, improve networking and access of women to information and marketing technology; development and implementation of explicit policies on lower level formal and informal employment with potential for entrepreneurial development; building of an entrepreneurial culture through the formal and non-formal education system and promotion of gender-based research to provide proper information for planning and allocation of resources.

(ii) The Case of Zimbabwe

31. The Zimbabwe case study was presented by Dr. Marindo on behalf of Dr. M. Mhloyi who was not able to attend the Forum. In her introduction, she gave a historical background of the Zimbabwe women. She said that historically, Zimbabwe women were disadvantaged on the basis of a colonial political structure that led to a dualism in law, economy and culture. After 1980 when the country attained independence, the government tried to redress the situation by coming up with legal statutes and Acts to improve the status of women in the workforce and to compact the influence of patriarchy. The first statutes included the Legal Age of majority Act 1982, the Equal pay for Equal Work regulations among others.

32. Currently, women in Zimbabwe were disadvantaged due to six critical factors:

   a) Race

   b) Class

   c) Patriarchal family structure

   d) Worsening economic conditions (Unsupportive economic policies)

   e) Impact of ESAP
f) The devastating impact of the HIV/AIDS pandemic.

33. In order to deal with these poor conditions for women, the study highlighted the following strategies that should be put in place:

i) Government to put several structures to alleviate poverty

ii) Allocations of funds for women in the budget

iii) Government to find markets for women’s products

iv) Networking of NGOs required

v) Financial institutions to use less orthodox lending schemes for women

vi) Women needed to be trained in business management

vii) Women to demand development assistance from the politicians they voted into power

34. In addition to the two case studies from Malawi and Zimbabwe, a brief presentation on Zambia experience was also presented. In her presentation, Mrs. Yeta the General Manager of the Women Finance Cooperative Zambia Limited (WFCZL) stated that the WFCZL was established in 1987 following the resolution adopted at the First United Nations World Conference on Women held in Mexico City in 1975. It was formed with the mission to empower women economically through the provision of financial services (savings, credit), training, lobbying and advocacy. The organization has given out loans to low income women entrepreneurs and has provided savings facilities.

35. One of the strategies that the organisation has embarked upon is initiating a process of getting low-income women entrepreneurs participating in the national budget where the resources of the country were shared and provided. WFCZ, therefore, wanted to ensure that women too, should have a say into how the budget should be shared, and where the resources should go and how. The organisation undertook this programme by organising a national workshop to sensitise stakeholders on the process of engendering the budget. This was done before the country’s national budget was announced. After the national budget was announced, WFCZ organised a national forum to review the 1999 budget. Women Members of Parliament, local civic leaders and others were invited to the forum. The process has now gone down to the grassroots level where workshops with low income women entrepreneurs have been held. Inputs from these workshops have been taken to the national economic review forum and WFCZ hopes that these inputs will be incorporated in the national budget of the year 2000.

36. WFCZ has also taken up the challenge of assisting women in the rural areas with production and marketing their produce. This is no mean task taking into consideration the fact that the country’s liberalisation policies and open market
policies have brought into the country big producers and manufacturers from outside the country who have monopolised the markets. The women are no longer receiving inputs on credit from Government. WFCZ is trying to fill the gap by giving the women credit for production. The organisation was also embarking on sourcing a regional market for the Women’s products. This forum will go a long way in giving ideas to the organisation on this aspect.

37. WFCZ has embarked on these advocacy and lobbying programmes as well as provision of financial services in order to fulfill its mission of economic empowerment of women of Zambia. The organisation gives loans and provides savings services to low income women entrepreneurs who otherwise would not be able to receive credit from the commercial banks, nor save the little amounts they made. In fulfilling its mission, WFCZ has to adhere to international standards of best practice in micro financing. As the world is becoming globalised and markets have shrunk, institutions in Africa just have to brace themselves with strategies on how to adhere and to maintain these standards. This is the challenge of institutions and organisations in our countries which must access such donor support in order to ensure that the grassroots and low income women entrepreneurs have access to the much needed financial resources.

**Summary of Discussions on Case Studies (Agenda Item 4)**

38. The Chairperson commended the presenters of Case Studies and remarked that all case studies had mentioned several issues which were similar and common in all countries. Such common issues included lack of credit for women, lack of ownership of land, lack of consolidated national women mechanisms, lack of affirmative actions and practical strategies in member states for the advancement of women.

39. Commenting on the presentations of case studies, the Minister for Community Development, Women Affairs and Children was delighted to see new faces from the field in the forum. The Minister gave her own background to her struggle from a junior position up to the position of General Manager of a Parastatal Organization and to the ranks of a Politician and later Cabinet Minister.

40. Her experiences showed that women should not expect easy walk but develop excellency, ability and determination. The participation of women in Trade Fairs was a live example where National women organisations have and continue to assist the rural women to participate in Trade Fairs.

41. Discussants had varied experiences and expressions on different issues, emphasis was however laid on:

- Close network amongst women groups so as to solve common problems.
- Need for sustainable flow of information between rural and urban women groups, donors, NGOs and regional organizations.
• The issue of women Parliamentarians and their effectiveness in representation of women issues was questioned. The discussants further said that even if the quarter was raised to 30%, women MPs would still have to emphasise on issues affecting women.

• Delegates felt that some form of common African standardization could be adopted in intra-COMESA trade rather than adopt to the high unreachable EU standards. Modes of packaging and labeling to be agreed upon.

• Concern was raised on dangers of over emphasizing on gender issues at the expense and neglect of the youth and the rural folk.

• A recommendation of having quarters for women like they do for the African Americans in the USA was made. It was argued that women have been disadvantaged and discriminated against hence the preferential treatment.

• Utilization of information technologies amongst women was stressed. Women were challenged to stay informed be it through Radio and Televisions or whatever method but keep well informed was vital for their advancement.

• Dr. Luther Banga talked about relevant training opportunities available at the Institute of PAID-ESA. He mentioned a few short courses i.e. Marketing, Financial Management, Training of Trainers, Food Processing, Credit Management etc. Students however have to seek for sponsorship.

• Delegates welcomed the new exchange of information through Tele Technology and asked for additional information on the same.

• Zimbabwean delegate talked of the role her local government was playing in assisting urban blacks acquire business premises in prime areas since all viable areas are owned and dominated by whites or Indians. It was proposed that deliberate effort be accorded to black women to uplift their contribution and participation in the economic machinery.

• Delegates were introduced to the South East Asian countries model of business incubators. The model was accepted as ideal for Africa as well.

• On general common problems, the following clearly came out from all delegates:
  
  • Lack of proper credit facilities for women, especially the rural women.
  
  • The need for inclusion of women representatives in important economic forum especially budgetary issues.

  • Need for affirmative action.
• Need to address urban poor, especially the woman.

• The need for institutional capacity building for women at all levels – Macro and Micro.

• There was need to translate strategies into implementable activities rather than continue with the rhetoric.

42. There is need for Information Trade Centres to disseminate relevant information to relevant interest groups as regarding availability of markets.

43. There was also need to train women on marketing and quality requirements.

44. Some achievements/useful information sited included:

1. COMESA has a cross-boarder traders association which can be used to protect grassroot women

2. There were possibilities of organizing local trade missions within the region to give women exposure and confidence.

D. Framework for the Establishment of Business Centres, Guarantee Funds for Women Entrepreneurs and for Strengthening Asian-African Women Entrepreneurs Cooperation (Agenda item 5)

45. Ms. Beverly Jones, a representative of the African Centre for Women (ACW) in the Economic Commission for Africa, presented the outcome of the Follow-up meeting to the study tour to India and Sri Lanka, which was held from 9 to 14 June 1998 in Bujumbura, Burundi. She began by explaining that since the early 90s, ACW had been involved in a number of activities aimed at promoting women entrepreneurs. This had included organizing training, assisting in organizing trade fairs and the launching of the African Federation of Women Entrepreneurs (AFWE), which had helped businesswomen to network, share information, develop skills and better market their products.

46. In July 1997, ACW had been invited to participate in the Africa-Asia Forum on Economic Empowerment of Women, organized by UNDP and the United Nations Office for Special Assistance to the Least Developed Countries, in Bangkok. During that Forum, food processing was a priority area for Africa-Asia cooperation agreed upon by participants.

47. The Africa Bureau of UNDP covered the cost of sending a group of African women entrepreneurs and representatives of some African institutes and an inter-governmental organization to India and Sri Lanka, in June 1998, on a study tour focussing on food processing technologies. In India, the group had been introduced to the concept of business incubators, learned food processing technologies, saw the Export Promotion Villages in Sri Lanka, and had an opportunity to learn about the
work of the Asian Centre for Entrepreneurial Initiatives (ASCENT) and what the State of Karantaka was doing to promote women entrepreneurs.

48. Study tour participants had been brought together in Bujumbura from 9 to 14 June 1998, along with representatives of UNDP, ILO, OAU and three African institutes, to discuss the impact of, and follow-up to the study tour as well as to develop a framework for establishing business centers for women, a guarantee fund, and to better understand the institutional machinery for promoting women’s businesses.

49. She went on to explain that one solution to the problem of women’s poor access to credit was setting up a guarantee fund which had been discussed in various fora, but the Bujumbura meeting had tried to take the concept a step further to consider concrete steps or strategies for establishing such funds. Participants from associations and organizations based in Burkina Faso, Morocco and Burundi shared their experiences with credit programmes with the group. It was clear that there is a wide range of models or approaches, and that for each target group of beneficiaries, a slightly different model is needed. Participants had also pointed out problems in areas such as information and management training and legal and social barriers which also had to be addressed. Specific recommendations which came from working groups were:

- The target beneficiaries would be women entrepreneurs working in the food processing or textile industry. After three years, access would be expanded to other industries.

- The guarantee fund should be established at the regional level with branches at national levels.

- The guarantee fund would be established as a foundation operating on a private and autonomous basis for greater efficiency and fewer bureaucratic procedures.

- The source of finance for the setting up of the guarantee fund would come from women entrepreneurs, financial institutions, private foundations, bilateral and multilateral institutions, to be carried out by ECA in collaboration with UNDP, should be undertaken to determine and clarify conditions for the establishment of the guarantee fund.

- That study should be completed by the end of the year or latest by the first quarter of year 2000.

50. She also explained that the guarantee fund was not expected to be a source of direct financing, but a sort of collateral which would enable the lending bank, institutions or associations to minimize their risk of financial loss and as a result, would encourage them to lend to women normally considered not eligible for credit. Further, the guarantee fund could provide financing or a line of credit for
organizations working to promote women entrepreneurs and could support some specific activities of business centers.

51. On the subject of Asia-Africa partnership, she explained that during the Bujumbura meeting, three working groups discussed issues related to Asia-Africa cooperation. Again, priority areas recommended were Food processing and textiles. Leather, cosmetics and handicrafts were seen as future areas for exchanges. Key recommendations or points raised during that discussion were:

- Small-scale production equipment was being produced in India and is readily available there, in contrast to Africa.

- The State of Karnataka had created an enabling environment and has shown political will to support entrepreneurship.

- Links within Africa, sharing of expertise/study tours of Asians to Africa and links with other Asian countries were recommended. It was suggested that ECA and ESCAP could coordinate this.

- Trade Fairs could also help build and strengthen Asia-Africa links.

- Exchanges of knowledge and development of networks or linkages between Africa and Asia were recommended.

- Clear and implementable programmes should be designed at national levels to impart and disseminate the experiences and lessons learnt from the study tour.

- Women entrepreneurs, the African Federation of women Entrepreneurs (AFWE), national associations, NGOs as well as technology institutes should consider the possibilities of establishing business centers or incubators at national levels in order to realize the translation into practice of the lessons and experiences learnt.

- ECA and ESCAP should play the co-ordination and intermediary role to link African and Asian entrepreneurs, organizations and institutions.

52. On the subject of business centres, Ms. Jones explained that target beneficiaries were expected to be women entrepreneurs operating in the informal and formal sector within the food processing and textile industries. Services expected to be provided by business centres included information dissemination, training/capacity-building and business advice. Such centres would also help women to network, form linkages and share experiences and good practices. They could in addition, help to empower women and play a role in advocacy. Service delivery was expected to link all levels, from international, sub-regional, to local, but there was also a need to avoid a "top-down" approach. South Africa had been cited as an example of a country in which information does flow from the rural to urban and even international level.

53. Key recommendations from the Bujumbura meeting were:
One or two centres would be established at the sub-regional level with links to national focal points.

A feasibility study would be undertaken by ECA in collaboration with UNDP, in part to determine the status of centres. Options suggested were to establish them in association with independent, non-profit NGOs or to have them attached to a similar, service-providing institutions or NGOs at the sub-regional level. The study was expected to be carried out by early 2000.

54. After the above presentation, some participants were given the floor to share their experiences and programmes as follows.

**EAST AFRICAN COOPERATION (EAC)**

55. In her brief presentation, Ms. Sarah Batuwa of EAC said that the World had become a global village because of globalization and trade liberalization. Africa can no longer shy away from the fact that globalization is here to stay. Hence the need to address issues and problems facing our economies and devise modalities and strategies that can enable us face up to the challenges and opportunities that have been brought about by globalization. One of the strategies is to strengthen our regional integration and form trading blocks with the goal of achieving an African economic community.

56. Within the trading blocks she stated that EAC will be able to jointly address issues of poor infrastructure, among others. Further, she said that EAC will be able to pool its resources together in order to increase volume of its productivity, specialization in areas where it is naturally endowed and has a comparative advantage. EAC will be able to harmonize its internal and external tariffs.

57. In order to address the issues of globalization, the East African Cooperation (EAC) has put forward a number of strategies, including among others: Emphasis on the role of the private sector, the civil society and the women. Priority has been accorded to the establishment of an internationally competitive single market and investment area, where business and investment will play leading roles as stimulants for faster development. Development of regional infrastructure and technological capacities have been singled out as being important dimensions in the realization of immediate focus on policy harmonization and co-ordination.

58. Achievements have been made in this regard among which include: An East African passport to ease the movement of people; an East African Digital project to improve connectivity within the region which is at implementational stage; convertibility of the East African currencies; and synchronization of the projects. Studies have been commissioned in the areas of tourism, trade, industry, customs and Lake Victoria.

59. In order to streamline and consolidate regional cooperation the cooperation agreement is being up-graded to a treaty by 30 July 1999. Promoting economic
empowerment of women in East Africa is quite high on the agenda and in this regard, a chapter in the treaty has been devoted to "enhancing the role of women in socio-economic development" and in particular "to promote the role of women in business".

60. As partners in the process of promoting economic empowerment of women in the region, EAC will be complementing the efforts of COMESA, SADCA, ECA and others. Therefore, strengthening our collaboration is needed in order to harmonize our policies, prioritise our programmes and save on the scarce resources. Hence EAC is looking forward to closer working relationships with the sub-regional organizations.

E. Strategies for Promoting Regional Cooperation, Linkages and Access to Global Market (Agenda Item 6)

61. In her brief presentation about COMESA's strategies for promoting regional cooperation, linkages and access to global markets, the Senior Programme Analyst Women in Business distributed a booklet on COMESA's Questions and Answers to all the participants. She gave highlights of the COMESA's vision, mission and strategies as articulated in the booklet. COMESA's priority areas of focus over the next 3 to 5 years included:

(a) Achievement of zero tariffs for all tradable goods among COMESA members (free trade areas status) by the year 2000;

(b) COMESA's Programmes included among others:
   (i) Trade liberalisation
   (ii) Transport and communication facilitation
   (iii) Financial and monetary systems
   (iv) Production and Investment Promotion
   (v) Women in Business

(c) Women in Business Programme focused on the activities including, capacity building, advocacy and establishment of Business Information Centres and Development of Telecenters. WIB collaborated with ECA, UNDP and UNIFEM in training Women in Business.

F. Capacity Building for Business Entrepreneurs in the Utilization of New ICTS: Strategies for the Establishment of Telecom Centres (Agenda Item 7)

62. In her brief presentation about the Women in Business Programmes in COMESA, the Senior Programme Analyst in charge of Women in Business Unit informed the forum that COMESA/FEMCOM was in the process of strengthening FEMCOM Focal Points and empowering women especially in the rural areas by establishing information business centres in every FEMCOM Focal Points to enable
them deliver quality services to their members. Further to that, COMESA/FEMCOM plans to promote development of telecentres both in urban, peri-urban and rural areas as a means of harmonizing the activities of women at all levels.

- Specifically teletrade centres will be established as a means of linking women even from the remotest areas to the global economy through access to information and global markets.

- Recognizing that education and health play a vital role in the efficiency management of businesses and the development of any economy, effective participation of women in running the Tele Medicine and Teletrade Centres will enhance promotion of poverty reduction initiatives, but will also facilitate the following:

1. Generation of employment for women, who run the Teletrade centres in rural, peri-urban and urban areas which will increase their income generating capabilities.

2. Improve access to information services through:

   - Tele-education and distance learning. Access to education and communication network that provides primary, secondary, tertiary and adult education including information technologies, courses through interactive video broadcasting, online curriculum and electronic mail;

   - Tele-trade Centres will give managers, users, and operators of Teletrade Centres access to electronic commerce, tele-marketing, trade information and supply/importer/buyer alignment.

63. In her conclusion, she informed the Forum that FEMCOM/COMESA is collaborating with the UNDP and the private sector to promote and establish both Business Information Centres and Tele Centres.

64. Following this presentation, additional information was presented by Mr. Harry Corrigan of AFRICAN SKY COMMUNICATION INC of South Africa. He informed participants of their potential to participate in the telecommunication industry in particular the establishment of tele centres. He informed participants that in order to start a tele centre business, a licence should be obtained from the national government. He said that with a licence to operate, the company would pay for the infrastructure with possible donors paying for the needed capital. He said that this was a way of marketing their produce and a useful tool in trying to reach the larger market.

G. Devising Modalities for Promoting Grassroots Women Businesses
(Agenda item 8)

64. The Gender Focal Point at the Eastern Africa Sub-Regional Development Centre, (EA-SRDC), presented a paper titled "Modalities for Promoting Grassroots
Women entrepreneurs: Options for Action. The objective of the paper was to draw the attention of gender development actors to: take stock and assess the several actions and strategies proposed in various studies, forums and papers to address economic empowerment of the grassroots women in the sub-regions; prioritize these recommendations, actions and strategies; draw up an action plan to operationalize these identified priorities in a practical and implementable form: and, share with the participants the EA-SRDC 1999-2001 programmed activities related to the implementation of the priority areas identified.

The presentation started by providing a possible definition of grassroots women to be "the fundamental work force that composes the critical mass in the production of essential goods and services in the African Society". As a direct correlation to this, therefore is that the majority of grassroots women reside in the production site of essential goods as services. They are therefore concentrated in rural areas toiling in subsistence and cash crop production, and in urban and peri-urban areas as lower cadre employees, as petty traders, or simply providing labour support to male headed families.

The role of the grassroots women entrepreneurs concentrated mainly on food processing, handcraft making and food preparation for selling. The paper also highlighted the constraining factors hindering the development and profitability of the grassroots women entrepreneurship initiatives. Women Ownership and control of land as a productive resource was singled out as a major constraint in the two sub-regions. However, the paper recognizes that a lot of work has been done to address this issue and many actionable strategies have been given. The question remaining is modality for prioritizing the proposals, drawing up an action plan with a time frame to operationalize them.

On its part, the EA-SRDC, as part of its 1999 work programme, is planning to prepare a technical publication to address this issue. Further, the technical publication will be enriched in an ad hoc expert group meeting planned in 1999.

Grassroots women/entrepreneurship initiatives were found to be limited to handcraft making and food preparation for sale. Further, it was recognized that, measures to address the related constraining factors appear to have been mainly on an ad-hoc basis. However it was also evident that a combination of commitment and volunteerism have given great visibility to the economic problems of the grassroots women. One such cited example was that of the First Lady of Tanzania who heads the NGO "Equal Opportunities For All Trust Fund" (EOTF) under which is the programme "Women in Poverty Eradication" (WIPE). In collaboration with the Ministry of Community Development, Women Affairs and Children, Ministry of Industries and Trade, WIPE has been active in fund raising to facilitate grassroots women to exhibit their products in international trade fairs; and assisted in capacity building to enhance the economic empowerment of the grassroots women.

The paper concluded by calling on possibilities to assist in capacity building through contributing when required technical cadres to articulate and package the
necessary requests for these first ladies to market to development partners, use all means necessary to give visibility to the priority needs of the grassroots women. Further, to seize this opportunity to encourage those empowered women to "address that bridge between the empowered and the less empowered".

**Summary of Discussions on Presentation of Agenda Items 5/6/7/8**

70. The discussions were centred on presentations from ECA, COMESA and EAC.

71. The first reaction was on who would manage the Guarantee Fund as pronounced by ECA presenter. The concern was that in some countries like Tanzania, UNDP had given the offer to the Postal Bank which has not circulated any information so far to the targeted women. Secondly, participants wanted also to know whether the guarantee fund was 100% or partial guarantee and how much partial.

72. The question of business regulations came up again in the discussions. There were concerns that women are not informed of all the requirements for them to start and run successful businesses. Such things like business licenses, Bureau of Standards regulations, tax procedures including VAT and exemption of tax procedures, loan opportunities, training opportunities and the like, are important to help women organize themselves for business. Marketing information is available through the Internet, however most common women have no access to computers and the Internet. Local NGOs and women organizations who can access the information could then disseminate it to the grassroots women. However, there was another common dilemma associated with this prospect of sharing information including products produced by women.

73. Withholding information on products and markets available is a factor which is a set back in promoting business among women.

74. The culture of self-help in business among women was also discussed. In Africa, women had developed a culture of helping one another solve social problems. There is a need to explore possibilities of exploiting the same spirit to be extended to business where capital is not readily available and this will gradually reduce dependence on donors, and instead have domestically mobilized revolving fund for women businesses.

75. There should be a possibility of more empowered women to assist fellow women who are less empowered to start business on their own was discussed. While Central Governments were urged to assist women to establish business, individuals could also help in terms of small loans, premises for business in their buildings/homes and other related facilities.

76. The ECA recognized that knowledge and access to information, science and technology were crucial in the next millenium. To that end, ECA has established the Division of Information Systems Development at the headquarters specifically to prepare Africa for the next century. It is ready to assist all those in need upon request.
77. COMESA among other things classified the use of incubators in business for women and those incubators were different from business centres. Incubators were well developed in India and other countries in Asia and have performed well because of the support they get from their governments and the private sectors.

78. The support systems encourage the women to complement efforts rather than compete among themselves. Women in Asia also do exchange of goods more than money. COMESA committed itself to assist if required businesswomen on who is doing what, where and with who.

79. The contribution of Tele Trade Centres in promoting business among women in Africa was discussed with enthusiasm. South Africa was cited as well developed in this area and the company in this industry expressed desire to assist women to establish and run Tele Trade Centers if they so wish as a new business and as a facility to accessing them to information.

80. The operational mechanism for the Tele Trade Centres was outlined as follows: The operators must acquire an operational licence; and operators should be prepared to share profits with collaborating partners. In South Africa Tele Trade is becoming a big industry now and is encompassing Tele Medicine and the like.

81. In addition to the Tele Centres presentation which concentrated on health and education, ECA informed the participants the importance of information technology as a tool to promote business through the electronic media.

H. Introduction of Group Work and Assignment of Working Groups (Agenda Item 9)

82. The Vice Chairperson introduced the group work by highlighting the areas of focus of each group and what each group was expected to do including the expected output of each group. She also introduced the chairpersons and facilitators of each group. The working groups were as follows:

Group I Sharing best practices and Strategies for Networking/Devising a format for publishing a Directory of Women in Business in Eastern and Southern Africa

Group II Devising Modalities and Plan of Action for Promoting Business of Grassroots Women and Identification of existing Institutions/ Centres of Information and the gap in existing Information Resources

Group III Strategies and Plan of Action for establishment of Business Information and Telecom Centres
I. **Report of Working Groups and discussions (Agenda Item 10)**

83. The rapporteurs of each working group presented the work of the group and these presentations were followed by discussions which enriched the work of the group. Discussions and proposals resulting from the group presentations are shown in Annex 1 of the report.

J. **Adoption of the Report (Agenda item 11)**

84. A draft report of the meeting was presented by the Rapporteur, Dr. Ravi Marindo. In her presentation, she gave a brief summary of the Key issues that emanated from speeches at the opening ceremony. She highlighted the objectives of the Forum and pointed out the major issues that came out of the discussions of the agenda items including recommendations. At the end, the draft report was adopted.

K. **Closing Ceremony (Agenda item 12)**

85. The closing ceremony was presided over by Mrs. Mangesho, the Director in the Ministry of Community Development, Women Affairs and Children. She welcomed the guest of honour and informed him of the categories of participants who had come from different countries in Eastern and Southern Africa.

86. On behalf of all businesswomen attending the Forum, Mrs. Kitule made a brief statement and thanked ECA for having organized the Forum. She urged her fellow businesswomen to take the chance to implement what they have gained from the Forum and should work towards strengthening their networking including the dissemination of information.

87. In his closing statement, Mr. Okello, the Director of the ECA Sub-Regional Development Centre for Southern Africa, reminded participants of the enormous challenges still faced by the businesswoman in the subregion. He said that the Forum provided them the opportunity to share experiences and network. He observed that one common element that came out in all the reports of the three groups was the concern for information. He said that the establishment of women’s business information centres would contribute to their business.

88. Continuing, he emphasized the formation of partnership at all levels. He said ECA was advocating for effective partnership between government and NGOs, and between the public and private sectors. He stressed that it was only through effective partnership that we would be able to grow as a business, as a nation and as Africa of the next millennium.

89. In conclusion, he pointed out how ECA and its Sub-Regional Development Centres is actively pursuing effective partnership with regional organizations such as COMESA and SADC in order to better serve its constituents.
90. He finally thanked the Minister, the Government and the people of Tanzania for hosting the Forum. He also thanked the Equal Opportunity for All Trust Fund who had collaborated in hosting the Forum and by providing the logistical support.

91. In reading the concluding remarks of the Hon. Idd Simba, Minister for the Ministry of Industries and Commerce at the closure of the Forum, Mr. E.B. Toroka, Director General of Small Industries Development (SIDO) pointed out that the deliberations of the Forum would contribute meaningfully to promote the world of entrepreneurship only if it motivated and mobilized women on all areas of promotion of entrepreneurship and build competencies among women entrepreneurs.

92. He highlighted some factors that serve as barriers to the economic advancement of women such as traditional customs, uneven distribution of family labour and many others. He emphasized on the issue of information as a major tool for the advancement of women. In this connection, he said that the establishment of Tele centres should be encouraged and through this, local NGOs and other women organizations could access information and disseminate it to the grassroots women. He called on women to be agents of change in their respective countries as far as Tele Technology was concerned.

93. He further stated that institutional capacity for women at the micro and macro levels was vital in the efficiency of the management of business. Training women in management entrepreneurial culture was also essential.

94. In conclusion, he thanked ECA for having organized the Forum. He further thanked the Equal Opportunity for All Trust Fund, the Ministry of Community Development, Women Affairs and Children for hosting the Forum and for providing logistical support.

95. He wished participants happy and safe journey to their respective countries.

96. He then declared the Forum officially closed.

97. Following this, a vote of thanks was given by a representative of the East Africa Corporation. In her brief vote of thanks, she stressed the importance of partnership and coordination. She said, for effective planning and programming, regional organizations such as COMESA and the ECA Sub-Regional Development Centres for Eastern and Southern Africa should come together with a view to harmonize and coordinate their activities in gender/women affairs for cost effectiveness, coordination and to avoid duplication. She highlighted some of the achievements that EAC has done such as the issuing of East Africa passport and others.

98. She finally thanked ECA and the Government of Tanzania for having organized the Forum and for having invited East Africa Corporation to participate in the Forum.
ANNEX 1

SHARING BEST PRACTICES AND STRATEGIC NETWORKING/DEVISING A FORMAT FOR PUBLISHING A DIRECTORY OF WOMEN IN BUSINESS IN EASTERN AND SOUTHERN AFRICA

GROUP I

Chairperson - Dr. R. Marindo
Facilitators - Mrs. Yvonne Goma and Mrs. Khadija Simba
Rapporteur - Mrs. S.K. Batuwa

Members of the Group:

1. Ms. Angela Mwakambo - Dar-es-Salaam
2. Mrs. Kimili Florence - Rwanda
4. Mrs. Lydia M. Joachim - Arusha
5. Mrs. Yvonne Goma - Lusaka
6. Mrs. Khadija Simba - Dar-es-Salaam
7. Mrs. S. Kagoda Batuwa - EAC - Arusha
8. Mrs. Jacqueline P. Noni - Dar-es-Salaam
9. Ms. Jerusha Makumi - Nairobi

- Business Cards (be included in the Strategy)
- Directory should start at grassroots level and small businesses that are not registered should be covered under their associations
- At regional level, ECA and COMESA should coordinate the compilation and publication of the Directory
- National Business Associations (FEMCOM) should be charged with the responsibility of collecting data for the directory
- Initial funding for the collection of data, compilation and publication could be coordinated by ECA
- Women could take the challenge of publishing the Directory book in hard and soft copy as a business
- It was suggested that a token fee should be paid for the Directory.

1. Form cartels to protect women businesses
2. Have bargaining/negotiating skills
3. Good communication infrastructure
   - Media communication-print, sound, TV
   - Telephones, faxes

4. Access to information
5. Know your alliances and enemies
6. Complement each other but practice health competition where demand and quality requires.
7. Develop a Directory of businesswomen
8. Establish Tel-Trade Centres
9. Form Chambers of Commerce
10. Form National Networks (coordinated by National Associations)

Link to Regional Networks

BEST PRACTICES FOR NETWORKING

1. Integrity, Trustworthiness, Credit worth
2. Need to have an address or be traceable through groups/associations
3. Customer care
4. Quality of products, Minimum standards, consistence and continuity
5. Sales womenship skills
6. Sound financial management, Saving culture
7. Abide by the existing laws: Pay Taxation, licenses, rent, etc.
8. Fair pricing

PROPOSED FORMAT FOR THE DIRECTORY

Broad areas, countries, sectors, sub-sectors, business information

1. Arranged alphabetically under countries
2. Associations
3. Sectors

(a) Agriculture
   - Products
   - Food processing
   - Livestock
   - Horticulture
   - Fabric/Textile

(b) Manufacturing
   - Processing
   - Assembling
(c) Services
- Telecom/Information, Technology
- Media services - Print, Radio, Video
- Transport
- Education
- Health
- Commission Agents
- Legal services

(d) Hotel and Tourism

(e) Arts and Crafts
- Handicrafts
- Artists
- Weaving
- Painters

(f) Finance and Banking
- Micro-Credit Schemes

(g) Mining

(h) Natural Resources
- Fishing
- Hunting
- Bee-Keeping

BUSINESS INFORMATION

1. Name of Company/Association
2. Physical and Postal Address
3. Fax/Telephone
4. Electronic Address
5. Products/Services

CRITERIA FOR INCLUSION IN THE DIRECTORY

- Registered Business, Valid License
- Majority shares by women
- Buy space?

1. Who coordinates the compilation of the Directory?
2. Who finances the collection of data, publication?

3. What is the time frame?

- Collection of data
- Publication

4. How often is the update?

5. Does every woman/business get a copy of the Directory?

- Free
- Pay

MODALITIES AND PLAN OF ACTION FOR PROMOTING BUSINESS OF GRASSROOT WOMEN/IDENTIFICATION OF EXISTING INSTITUTIONS/ CENTER WHICH SERVE AS CUSTODIAN OF INFORMATION

GROUP II

The following were members of the group:

1. Mhaza Gharib Juma : Ministry of State, Women and Children
2. Reikha Cowaloosor : Managing Director of Self own company “ARVANI LTD”
   Manufacture of socks (Mauritius)
3. Matondo Monde Yeta : Women Finance Cooperative Zambia Ltd. (Chairperson)
4. Venantia Mukaengonwa : Director of Women Promotion in the Ministry of Gender and Women in Development - Rwanda
5. Irene B. Lomayani : Gender Focal Point, SRDC-EA, Kigali (Facilitator)
6. Noor Mbakile : Regional Community Development - Mwanza Region
7. Nima Idleh Hassan : President of Djiboutian Entrepreneur Association
In order to devise ways of promoting businesses of Grassroots women it is important to know the following:

- Who is the Grassroot business woman;
- What are the strengths, weaknesses, opportunities and threats that the Grassroot woman face;
- The Grassroots women include both rural and urban women.

The grassroot business woman cannot be looked at in isolation because she constitutes a marginalised group at national and local levels. So all the problems a WOMAN faces are inherent in those of the grassroot business woman. In this era of economic empowerment of women, the Grassroot woman with the help of national and sub-Regional organization must take advantage of her strengths and opportunities to boost her self-confidence and excel in business.

The existing institutions/Centres which serve as custodians of information include:

a) At the National Level
- Local government Authority
- Community Development Centres
- NGO’s and CBO’s
- Associations
- Religious Organizations and Churches
- Ministries (Health, Education, Agriculture – for Extension program)
- Educational Institutions and Public Libraries

At the Sub-Regional Level
- Economic Commission for Africa (ECA)
- Common Market of Eastern and Southern Africa (COMESA)
East African Cooperation (EAC)
Southern Africa Development Community (SADC)

The modalities and Plan of action should be spearheaded at both national and Sub-Regional levels.

**STRENGTHS**

- PERSEVERENCE
- INNOVATIVES CREATIVITY - *Note During Strifes*
- COHESIVE IN SEARCH OF A COMMON GOAL
- ORGANISATIONAL & MANAGEMENT SKILL STARTING AT THE FAMILY LEVEL
- HONESTY/INTEGRITY - SEEN IN THE WILL TO PAY BACK LOANS

**WEAKNESSES**

- MACROLEVEL - NOT RISK-TAKERS
- PETTY (JELOUSIES)
- SOCIALIZATION - SUBMISSIVE & LACK OF AGGRESSIVENESS
- NOT ASSERTIVE
- INADEQUATE CONFIDENCE
- PULL-HER-DOWN (PHD)
- LACK OF TIME MANAGEMENT
- DO NOT WANT TO SHARE INFORMATION
- FEAR TO DELEGATE
- ILLITERACY
OPPORTUNITIES

1. Donors Confidence and Positive towards Women
2. Government Policy - Affirmative Action for Women -
   Some Countries – Uganda, Tanzania, Rwanda, Zimbabwe, Malawi, RSN, Mauritius
3. Development of Women Groups
4. Regional/Sub-Regional and International Organisations – Gender programmes.
5. Liberalization of the Economy

THREATS

- Rigid Patriachial Structures
- Prejudices & Stereotypes
- Effects of SAP’s
- Inability to Expand and Sustain Business
- New Technology
- Conflicts & Instability in the Region
- Donor Fatigue
- Illiteracy
- Lack of Information dissemination (market information, technology)
- Multiple Roles
- National Calamities
- Vicious Circle of Poverty
- Diseases – HIV/AIDS
- Poor Infrastructures
- Lack of Collateral
IDENTIFICATION OF EXISTING INSTITUTIONS AND CENTRES OF INFORMATION

- **NATIONAL**
  Local Government – District level – Local Councils; Educational Institutions;
  Ministries – Extension Programmes; Education; Health; Agriculture;
  Libraries (Public); Associations; Community Development Centres; Religious
  Organisation/Churches and NGO’s/CBO’s.

- **SUBREGIONAL ORGANISATIONS**
  ECA, COMESA, EAC, SADC.

MODALITIES AND PLAN OF ACTION

1. **At the National Level**
   - Lobby for Re-orientation of the School Curriculum to include
     Entrepreneurship and Gender issues
   - State/Promote Adult and Functional literacy Programs
   - Translation/Audio-Visual material
   - Organise Sensitization Programs on Health & Sanitation.
   - Lobby for Mobile Clinics
   - Mobilise Grassroot Savings & Credit Groups
   - Encourage Specialization
   - Encourage Formalized Groups
   - Grassroot Women to Participate in local government especially
     at the DECISION MAKING LEVEL

2. **AT THE SUB-REGIONAL LEVEL**
   - Organize Training of Trainers Courses (TOT)
   - Explore the Barter trade system (COMESA, SADC, EAC)
• Integrate Marketing and Production (EAC, COMESA)
• Review All Archaic laws and Engender Laws & Policies (ECA)
• Involvement of Women in Conflict Prevention, Resolution and Management (ECA, SADC)

3. NATIONAL & SUB-REGIONAL LEVEL
* Skills Training (ESAMI, PAID-ESA)
  - Entrepreneurship
  - Risk - Management
  - Lobbying and Advocacy
  - Negotiation
  - Appreciate Technology Management
  - Leadership
* Networking (COMESA - Tele Centres); (ECA - INFORMATION CENTRES)
* Exchange Programmes - Study Tours, Seminars and Workshops
* Sharing Best Practices and Experiences
* Capacity Building - Use of local Resources for sustainability
* Credit Guarantee Fund for Grassroot Women

STRATEGIES AND PLAN OF ACTION FOR THE ESTABLISHMENT OF BUSINESS INFORMATION AND TELECOM CENTRES

GROUP III

Members of the Group

1. Dr. Luther Banga - PAID - ESA
2. Ms. Nigest Haile - Ethiopia
3. Mukandutiye Odetta - Rwanda
4. Mrs. Zariha Kitule - FAWETA (TANZANIA) Chairperson
5. Dr. Robert Okello - ECA (ZAMBIA) Facilitator
6. Patricia K. Pheresi - Women’s Affairs Department (Botswana) Rapporteur
7. Mrs. V.T. Madzimbamoto - WIBA (Zimbabwe)
The Group considered the issue in four parts:

**BUSINESS:**

1. **INFORMATION CENTRE**

   This should be considered a useful tool for promoting business. The conditions for its success include:

   - Utilising existing national mechanisms e.g. FEMCOM. Need to avoid establishment of new organizations wherever possible.
   - Strengthening the capacity of existing mechanisms in order for them to carry out the functions. These include:
     - human resources development,
     - infrastructure to support the centres
     - means of collecting data
     - capacity building activities e.g. consultancy support, training of trainers and in country training.
   - Target groups should be well defined.
     - all levels: small, micro, medium and large enterprises, including youth and cross border traders associations.
   - **Information Content:** The Centre should provide information on:
     - Markets: where to sell
     - Financing: where to get financial support
     - Products: where to get products
     - Agricultural Statistics: situation of products according to regions and seasons.
- Expertise
- Licensing
- Raw Materials
- Regulations
- Training Programmes
- Consultancy Services
- Health Issues

2  INFRASTRUCTURE NEEDED
   • Space/room to operate from (large enough)
   • Computers
   • Internet - connection & capability to develop
   • Telephones
   • Trained people
   • Electricity/solar power

3  BUSINESS INCUBATORS
   The concept of Business Incubators:
   • to be introduced
   • to be developed
   • link/follow up on partnerships e.g. India, Sri Lanka

Maybe merge them with business centres at a later stage.
ANNEX II

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