



Graça Machel Trust

**BUILDING  
NETWORKS  
TO EMPOWER  
WOMEN**



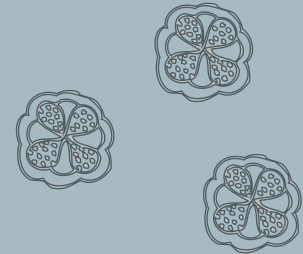
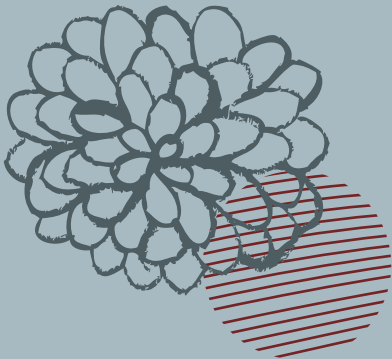
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GRAÇA MACHEL TRUST

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We cannot address decision makers with 100 fragmented voices, we need to build a common voice, to influence structural and policy change.

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Graca Machel,  
Founder, Graça Machel Trust





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## A LETTER FROM GRAÇA MACHEL

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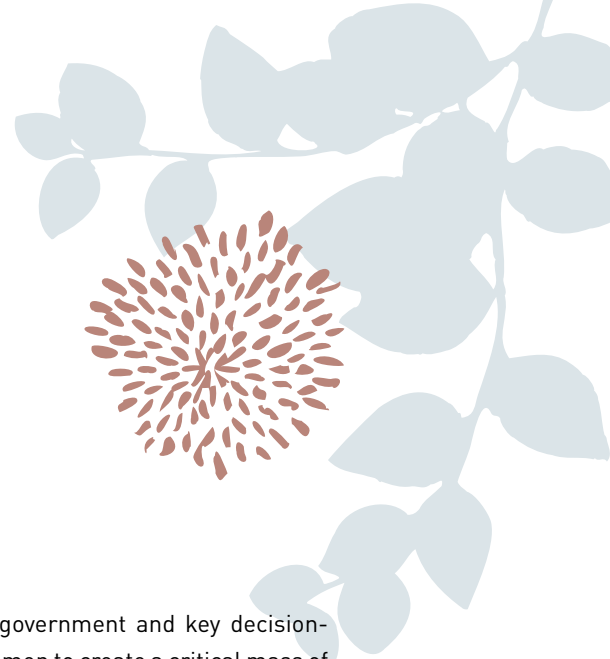
We celebrate African businesswomen whose enterprising activities provide income and relieve the economic and domestic pressures in many homes. We know money in the hands of women stretches far, building families and communities and underpinning growth at all levels of the economy. We believe however that the full potential of women to create wealth and drive prosperity on the continent is yet to be realised. The majority of women-owned businesses struggle to grow past the micro or small enterprises due to limited time, access to business management skills, information, markets, land and finance.

The Graça Machel Trust recognises the power of the collective to work together to find solutions and initiated the Network of African Businesswomen (NABW) movement

in 2011. NABW mobilises businesswomen networks under one umbrella body in their countries, to promote their interests and drive increased recognition and representation of women in key sectors of the economy such as agriculture, construction, tourism, mining, trade, manufacturing etc.

Recognising the vital role that women play in agriculture and the looming climate and food security concerns in the region, we also mobilised women to play a stronger role in agriculture through the formation of the African Women in Agribusiness (AWAB) network. While the business case for inclusive growth is now well recognised, we need to strengthen the partnerships between government, the private sectors and the donor community to accelerate the processes that create enabling environments for businesswomen to also thrive.

Our goal thus remains increasing economic opportunities and freedoms for women so that they can be the best they can be, leveraging their complementary and diverse talents, skills and experiences.



We convene, promote and influence the visibility of women in government and key decision-making bodies. We are identifying and profiling African businesswomen to create a critical mass of role models to inspire and motivate others. We are also facilitating access to finance and markets without which any idea of big business remains only a dream. Through our annual conference and flagship programmes, we are connecting and linking businesswomen to trade, mentor and share practices as national and regional networks. We are encouraging shifts in mindsets and attitudes to formalise businesses and scale up from generating incomes to creating wealth; graduate from owning guest houses to hotels; from small-scale farming to commercial agribusinesses; from leasing land to owning land and becoming significant players in agricultural value chains for both the so-called 'male' and 'female' crops.

We are enormously grateful for the partnerships that have brought us this far. The NEPAD Spanish Fund, Virgin Unite, SABMiller and the Dangote Foundation have supported our cause for inclusive growth through building this pan-African movement of businesswomen. We also thank all our leaders and foot soldiers who have committed their time, hearts and minds for the advancement of women - joining hands, working together, transforming Africa.

**Graça Machel**

Founder and Chair: Graça Machel Trust



## PURPOSE OF THIS PUBLICATION

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In 2011, the Graça Machel Trust (the Trust) initiated the Network of African Businesswomen (NABW) through the “Empowerment of African Women” Project, with the support of the NEPAD Spanish Fund. The establishment of the NABW was an effort to strengthen national level associations or networks of businesswomen, and to bring these national organisations together in a continental network, enhancing their efforts and capacities in increasing women’s representation and participation in the economy. In 2014 the Trust initiated a second network - the African Women in Agribusiness (AWAB) network to recognise the role women play in agriculture and to help them to increase productivity and the profitability of their investments in agriculture through inclusive business initiatives such as the

African Regional Food Basket Project. The Trust currently supports networks or associations in 10 countries: Burundi, Democratic Republic of Congo, Ethiopia, Kenya, Malawi, Mozambique, Tanzania, Uganda, Zambia and Zimbabwe.

This publication tells the story of our networks, the successes and challenges we have experienced over the years as we worked to build a movement for the economic advancement of African women. We feature profiles on the 10 countries, where the network leaders share their perspectives on progress and the benefits they have derived from being part of the network.

A recent survey shows that membership of the national associations which comprise the NABW ranges from 8 000 to 250 000 African businesswomen, operating across various sectors including agribusiness, manufacturing, services, textiles, crafts, trade, tourism, mining and construction. We are proud of the progress we have made in mobilising women, and building and strengthening NABW and our partner associations in the countries in which we work. We highlight the work that is being done by these associations to serve their members, providing essential support services to women entrepreneurs, such as information on markets, access to

finance, and capacity building. We look at interventions such as those undertaken in Kenya which have empowered women to increase their ability to bid for public tenders, after the government set a quota that 30% of all public tenders must be awarded to women. We also provide illustrative examples of instances of women mentoring and learning from one another, and most importantly, doing business together. An excellent example of this is a project in Zimbabwe where 10 women agribusiness entrepreneurs collaborated to meet a delivery target of 10 000 chickens: each woman bred 1 000 chickens at her own homestead, and then they came together to deliver them to the client.

We also highlight the findings of an evaluation which shows that these activities have contributed to a consensus about the enormous value of businesswomen forming an organised collective: their contribution is more visible, they have greater recognition, they have increased voice with their governments and they come together to support one another, to seek mutual opportunities for business and to begin to imagine the potential and the opportunities they have for growing their businesses across the continent.

Going forward, we will build on this learning and strengthen the support we provide to our networks to mature and to offer improved services to their members. We will develop programmes and engage our networks and entrepreneurs, based on our five pillars of network building: 1) sector development and inclusive business models; 2) transformational leadership and governance; 3) advocacy;

4) capacity building; and 5) research and information dissemination.

One of our methods of supporting these pillars on an ongoing basis is through our flagship initiatives that enable entrepreneurial capacity and access to markets opportunities - Women Creating Wealth and the Food Basket.

The Trust launched the Women Creating Wealth enterprise programme in Zambia, Tanzania and Malawi in 2015 and early 2016. This initiative aims to strengthen entrepreneurial skills and attitudes and support targeted groups of women in business over a period of 12 months. The aim is to grow 1 110 SMMEs in 10 NABW countries over the next five years, with small businesses prioritised in the first two years as it is here that the greatest growth potential lies.

The Food Basket is a regional, women-led, inclusive agribusiness initiative that aims to strengthen functionality of legume input systems to enhance grain productivity. There are three phases: pre-production, production and marketing. These phases aim to build up sustainable input systems at community level to ensure adequate availability of inputs for enhanced production and productivity of target crops; strengthen grain production of target crops to meet a yield of 100 000 metric tonnes; and construct the community, country and regional Food Basket infrastructure as well as develop its marketing system, respectively.



## WOMEN DOING IT FOR THEMSELVES

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Women entrepreneurs play a significant role in Africa, contributing not only to their families' incomes, but also to the welfare of their communities. Yet African women entrepreneurs face many constraints, including lack of access to credit, skills and opportunities.

The Graça Machel Trust Women's Rights Programme aims to drive change through increasing the representation and participation of women in key sectors of the economy. We support businesswomen's networks and associations to catalyse action, and we connect people and groups that should know one another and work together. We also engage both publicly and behind the scenes with power brokers to strengthen, multiply, and amplify the voices of African women.

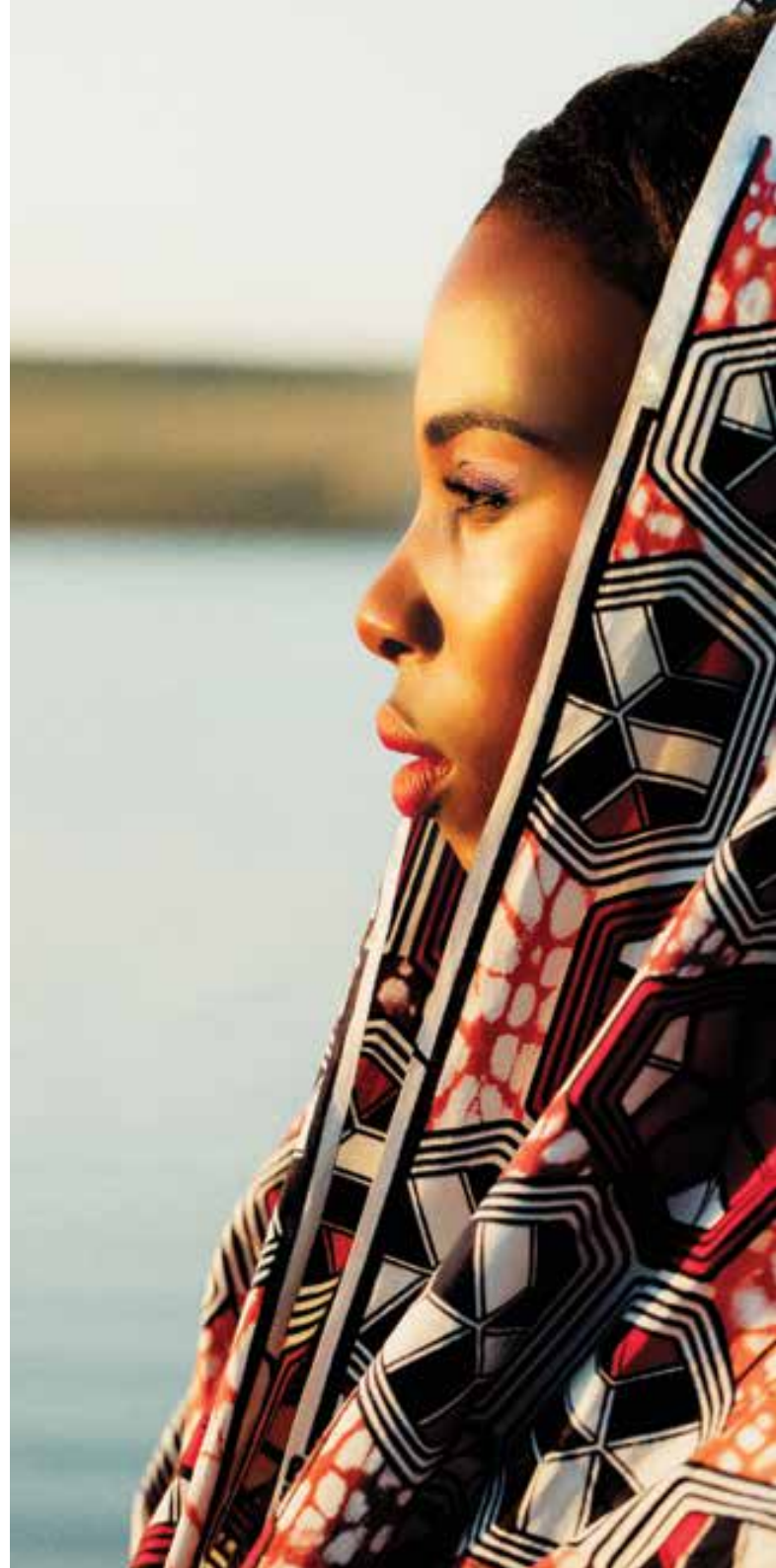
While this publication is about the evolution of the two businesswomen networks — the Network of African Businesswomen (NABW) and African Women in Agribusiness (AWAB) — it is worth mentioning that the Trust has also built three other women's networks to drive change:

- New Faces New Voices - advocates for innovative investment in African women, to deepen their participation and influence in the financial sector and economy.
- Graça Machel Scholarship Programme for post-graduate study - aims to create a cadre of highly skilled women who will take leadership roles in non-traditional and underrepresented growth sectors in math, science, engineering and technology.



- Women in Media Network - aims to change the present narrative of women and children in the media from one that portrays them as powerless victims, to one which affirms them in a positive and inspiring way which will instill hope in future generations.

The focus on the businesswomen's networks is premised on the understanding that collaboration is key to success; the focus of the work with African businesswomen and entrepreneurs is to strengthen existing country-level businesswomen's associations or networks and to build new ones where necessary. The focus of the capacity building activities at a country level is to increase the ability of the associations to undertake effective advocacy and to ensure that businesswomen have access to different models and practices of business development. It is further envisaged that these national associations of businesswomen will ultimately work together in a continent-wide movement that will draw on the members' collective strength to empower African women economically; that together, women will more effectively be able to influence policy and regulations to create a more enabling environment for women in business, and that there will be a greater visibility of women in business in Africa.





## THE EVOLUTION OF NABW

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The NABW was launched at a conference convened by Mrs Machel in Maputo, Mozambique, in May 2011 to harness and amplify the role that women entrepreneurs play. At this landmark event, 40 African businesswomen from diverse economic sectors in South Africa, Angola, Mozambique, Tanzania, Zambia, Uganda and Kenya discussed issues of mutual interest and concern, and envisioned a future in which women are able to take their rightful place within the economic development of the continent.

Funding support for the formation of NABW was provided by the NEPAD Spanish Fund (NSF). The NSF grant allowed the Trust to strengthen existing national associations and networks and provide seed funding to support the establishment of new associations and networks, as well as to bring these associations and networks together into the umbrella continental network of the NABW. In undertaking this work the Trust was mindful of the importance of not duplicating efforts where similar associations or networks were

already in place. Instead the Trust collaborated with these existing structures, as was the case in Zambia, Kenya, Burundi and Ethiopia. However, where no structures were in place, the Trust used the funding support to start new networks in six countries - Democratic Republic of Congo, Malawi, Mozambique, Tanzania, Uganda and Zimbabwe.

Once the foundations of support were laid, the Trust continued to work with country level associations and networks to enhance their efforts to address businesswomen's challenges and concerns. The Trust has provided support to the country networks to strengthen processes of institutional development, strategy development and programme development. In addition, Mrs Machel has visited a number of countries, including Kenya, Tanzania, Uganda, Malawi, Zambia and Zimbabwe, and her presence helped these networks gain visibility and access to decision-makers, while engendering confidence amongst the network members.

In 2014 the Trust initiated the formation of a second continental network - the African Women in Agribusiness

(AWAB) network. The importance of supporting the AWAB network was informed by the Trust's experience of working with NABW, which had highlighted the role that such a network could play in supporting and influencing the positioning of women in agriculture. Intervention in this sector was identified as critical as, while women comprise the largest percentage of the workforce in the agricultural sector in Africa, they remain cut off from capital, land ownership and business support. As United Nations figures revealed, women make up over 70% of the agricultural labour force yet they comprise just 20% of landholders. AWAB aims to develop the capacity of women in the agricultural sector to increase their productivity through inclusive business projects such as the African Regional Food Basket Project. This project tackles the challenges faced by women in agriculture and is designed around the agricultural value chain. It addresses food and nutritional security risks in Africa through direct investments in the grain market, infrastructure and improved production of maize, soya, sugar beans, cow peas and pigeon peas.





THE NABW  
**CHALLENGES AND  
ACHIEVEMENTS**



Our data shows that association or network size at country level ranges from 8 000 members in Uganda to 250 000 members in Kenya. Sectors represented in the country associations or networks include agribusiness, manufacturing, services, textiles, crafts, trade, tourism, mining and construction.

Members from the associations or networks in Kenya, Tanzania, Uganda and Zambia participated in a Trust survey at the end of 2015. Survey respondents highlighted the challenges they faced and also indicated the advantages of membership of the associations or networks which included networking, training, and

access to finance, markets and information. This allowed the programme to take into account the challenges that members face and develop strategies to overcome these challenges in a manner that built on the strengths of the associations and networks.

Challenges raised included lack of funding and poor membership retention rates (as low as 30%), due to unmet expectations particularly with respect to increased access to markets and finance. Members were concerned that they were not given sufficient access to opportunities to advance their businesses beyond the micro level. Concerns were also raised about a perceived lack of energy and dynamism within the associations. The associations themselves cited as challenges inadequate membership fees to carry out activities for members and to support the secretariat and members' commitment.

Interviews with key leaders and members of the NABW and AWAB at country level highlight the barriers — forged by law, policies and customary practices — that women face. These limit women's access to, and control over resources, especially land in the case of women in agribusiness, and also limit their dreams so that they do not think beyond micro ventures.

Whilst these challenges are real, the country level experiences showcase the innovative and outstanding achievements that are possible when women come together. As Malawi network champion

and founder of the African Regional Food Basket Project, Grace Mijiga says: “The benefit we get from our agribusiness network is that we work together to ensure that all the grain and seed producers provide what is needed for the market and then it is sold together so as to get the best prices. All the costs are divided among us, bringing them right down and increasing the income.” Thus whilst interviewees highlight the complexities of building, sustaining and strengthening women’s networks, they emphasise the importance and value of this work in overcoming obstacles.

All country level networks stated that membership has opened up opportunities to acquire skills, capacity and confidence, share knowledge and information, promote peer learning and support, and access markets and business opportunities. Many women have registered their businesses, and received information on markets and loans, and on improved business practice. To quote Zwane Soroti (leader of the AWAB network in Zimbabwe): “As women, we have both productive and reproductive roles and have to juggle the two. We have to be great timekeepers to manage everything. So it’s really important for women to have representation and to stand up for themselves. It is important for women to know that whatever they are doing to earn a living can be a business and they can grow it.”

## why members stay

- Better future
- Empowerment
- Knowledge
- Networking opportunities
- Business linkages
- Understanding organisation vision
- Leadership supports members

## why members leave

- Inactivity of the association
- Lack of information
- Late opportunities
- Unmet expectations
- MOB influence
- Lack of understanding of vision
- Perceived cliques
- Preferential treatment



**UGANDA**

Sectors represented  
Trade, Agriculture, Manufacturing,  
Services

> 8 000 MEMBERS

**KENYA**

Sectors represented  
Tourism, Agriculture,  
Professional Services

> 250 000 MEMBERS

**TANZANIA**

Sectors represented  
Agribusiness,  
Manufacturing, Services

>113 000 MEMBERS

**ZAMBIA**

Sectors represented  
Agriculture and Agri-Processing, Textiles and Garment,  
Services and Consultancy, Mining and Construction, Trade

> 23 000 MEMBERS

**ZIMBABWE**

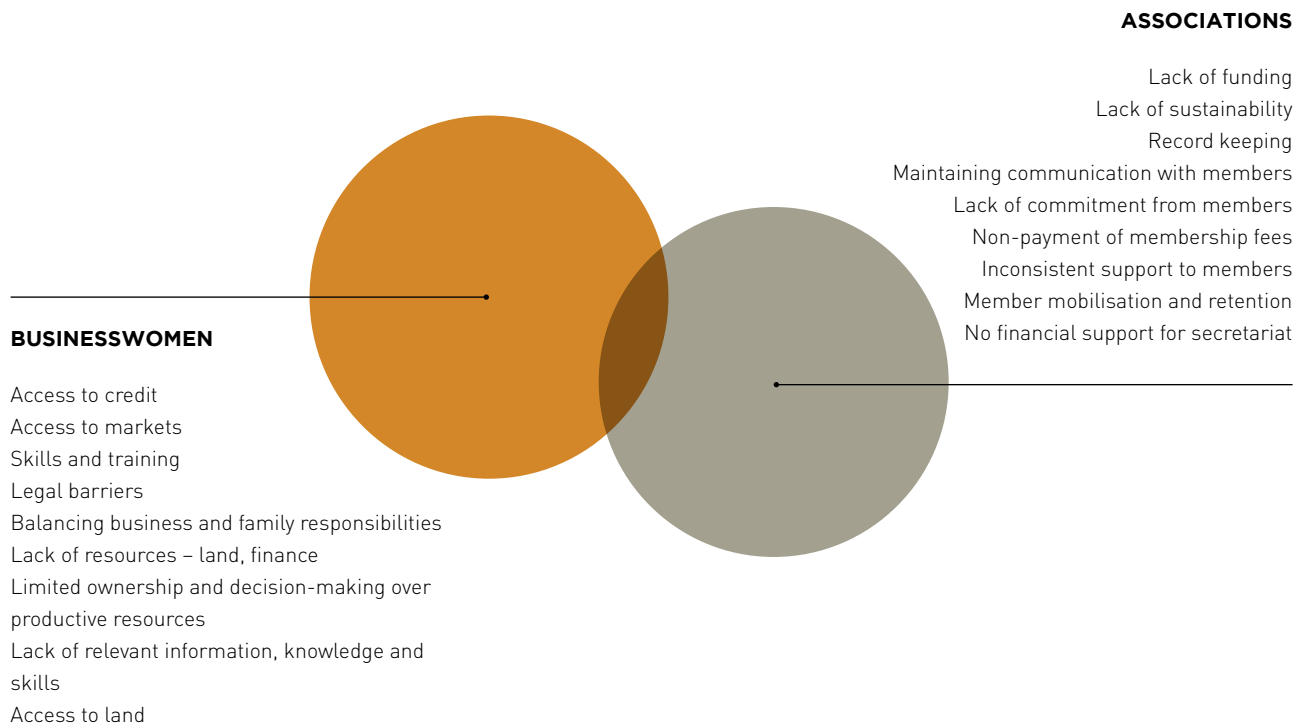
Sectors represented  
Agribusiness, Crafts, Mining,  
Manufacturing, Housing

> 7 800 MEMBERS



# SUMMARY OF CHALLENGES AND BUSINESS DEVELOPMENT ISSUES

for Entrepreneurs and Associations







VOICES OF  
COUNTRY LEVEL  
**ASSOCIATIONS  
AND NETWORKS**

# Burundi

In Burundi the Trust works with the L'Association des Femmes Entrepreneurs du Burundi (AFAB). Despite the fact that the civil conflict in May 2015 derailed many NABW and AFAB efforts, forcing businesses to close and some association members to flee Burundi, the organisation has made some headway. The association obtained funding of 2 to 3 million Burundian francs each for 57 vulnerable young women to start businesses, and small loans for six young women to start businesses. Thirty women were trained in financial management, 30 in accounting and 12 in management of resources. AFAB provided support to members to register formal businesses and set up regular meetings with the Burundi Revenue Authority. With funding from the International Trade Centre, the network strengthened associations of women involved in cross-border trade.

Communication with members is important to maintain a strong network, and Immaculee Nsengiyumva, chief executive officer of AFAB and secretary-general of the Burundi Chamber of Women Entrepreneurs explains that members stay in touch through social media and regular meetings. AFAB is currently looking to source funding to address the legal constraints businesswomen face in Burundi: for example, local custom bans women from inheriting land, and without access to land, women are unable to obtain loans.





“Our national laws and policy do not delineate a clear road map for the promotion and support of female entrepreneurs. To tackle these issues, the AFAB plans to mobilise for funds and to develop an advocacy strategy to lobby for equal opportunities for women, adopting policy regarding issues such as inheritance and marriage. However, the civil conflict has derailed many of their efforts. The women are still trying to strengthen the network by using social media to stay in touch.”

# Democratic Republic of Congo

In DRC, the Trust initially supported the establishment of a national network for women in finance called New Faces New Voices. This was expanded to create a broader platform for all businesswomen, the Plateforme de Entrepreneuriat de Feminin (PEF), which is the NABW member in DRC. PEF was launched in April 2015 and has about 500 members from sector including agribusiness, fishing, transport, mining, energy, services, finance, production, export-import, construction, training, education and medicine. The majority of members are in import-export and food-related businesses, such as restaurants.

President of PEF Jacqueline “Mama Jackie” Murangaza said the network offers resources unavailable to women on their own – such as the train-the-trainers project funded by the African Development Bank. “The newly trained trainers utilise their knowledge to train women in IT, finance, how to look for funding, understanding risk-taking in business, how to pitch to investors” said Mama Jackie.

“PEF enables network members to meet potential investors. Members work together, share experiences and their businesses are advancing. PEF’s priority is to get women in business represented in government decision-making forums. Government has begun to recognise the network, is having conversations with PEF, and invites PEF to meetings and conferences. This has not been easy to achieve and lobbying for the visibility of PEF has been a long, hard road. Trying to access finance is also not easy. Patriarchal norms and legal barriers complicate the red tape faced by small businesses.” Mama Jackie told us: “Finance is our biggest barrier to business. As a married woman, it is really tough to start a business because you need your husband’s permission. Everything has to go through the husband.”





“There is real cohesion in the network, and all the women are willing to work together and share experiences and the burden, and their businesses are advancing” - Jacqueline Murangaza

# Ethiopia

NABW's Ethiopian member is the Ethiopian Women Exporters Association (EWEA), founded in 2000. EWEA's significant achievement in establishing a women's bank is an inspiration to network counterparts. In order to address women's lack of access to financial services EWEA members and other influential women contributed their own money and over three years had saved enough to start Enat Bank. The bank delivers services specifically to businesswomen. In the 2014/2015 financial year Enat Bank posted a profit after tax of 53 million birr (about US\$9 277 000).

The EWEA has 68 members in eight sectors, including coffee, spices and agriculture, with varying degrees of experience. EWEA works in partnership with a number of organisations to drive its aims of training and promoting small businesswomen. It has provided skills training in areas like export procedures, trade development and computer competency. EWEA has formed links with universities in Ethiopia and trade relations with East and Southern African countries. EWEA has managed to ensure that all trade-related national Ethiopian ministries have a special directorate for women. Going forward, EWEA aims to secure loans for women farmers from Enat Bank, improve the skills of its members through training and register the network with the Ethiopian Ministry of Trade.





ETHIOPIAN WOMEN EXPORTERS ASSOCIATION (EWEA) • AGE / DATE OF ESTABLISHMENT 2000 • CHAIRPERSON Hadia Gonji



# Kenya

Since 2012, NABW has partnered with the Federation of Women Entrepreneur Associations (FEWA), an umbrella body with a membership of about 250 000. Most of FEWA's members are in agribusiness, followed by professionals in fields such as marketing, IT and tourism.

One of FEWA's greatest achievements is its training programme to enable women to take advantage of government tenders. In 2013, the government declared that 30% of all government tenders would be reserved for women, youth and the disabled, but there was little uptake from women. In response, FEWA trained 135 women entrepreneurs in public procurement and a further 90 were trained in the Integrated Financial Management System, the online procurement platform introduced by the Kenyan government. This has resulted in an increase in the numbers of women bidding for tenders.

Kenyan businesswomen face barriers such as lack of access to information, training and capacity building. Helen Wanjiru, FEWA executive officer, told us "Opportunities for affordable credit and mentorship abound, but women entrepreneurs are not aware of them. And even after being made aware, they are not able to tap into them due to a lack of skills, experience or confidence. If women were more aware of the opportunities available and how to access them, then this would see an improvement in their businesses and, eventually, the economy."

The African Women in Agribusiness Network (AWAN) is also a partner of the Kenyan network. AWAN secretary, Felicia Muriuki, said that partnering with the Kenyan network has grown their organisation and vision. Being part of a broader, continent-wide movement has opened doors for their members, facilitated introductions to business partners and other networks. "It has spurred on and validated our own vision, built confidence that we are on the right path and clarified the role that we play," said Muriuki. "Good intentions require defined programmes, human resources and finances to sustain the gains made."





“Opportunities for affordable credit and mentorship abound, but women entrepreneurs are not aware of them. And even after being made aware, they are not able to tap into them due to a lack of skills, experience or confidence. If women were more aware of the opportunities available and how to access them, then this would see an improvement in their businesses and, eventually, the economy.” – Helen Wanjiru, Executive Officer, FEWA

# Malawi

The African Businesswomen Network (ABWNet) and AWAB (African Women in Agribusiness) Malawi were launched in Malawi in August 2015. ABWNet has 10 member associations including Malawi Women in Mining, Women in Construction, and Young Women Farmers. Its total membership is about 50 000. Among the member associations are Malawi Women in Mining, Women in Construction and Young Women Farmers. At the helm of AWAB is agribusinesswoman Grace Mijiga whose brainchild is the African Regional Food Basket Project. Mijiga told us: "For now, what we want to offer is the ability to unlock businesses, advocacy and helping women to access finance and human resources." Women are already benefiting from the network: "Just the market information alone has benefited them" said Mijiga.

In Malawi 85% of women are involved in agribusiness. For rural women, this is their only source of income. They face barriers such as lack of information concerning markets and finance, as well as government policies. Mijiga said of government: "They are political and do not support businesspeople. For example, the government promoted women producing soya, but then put a ban on soya imports, so the prices dropped because there was too much soya in the market." ABWNet is planning a mapping exercise to understand the ecosystem of micro, small and medium businesses, as well as to identify organisations or individuals who could provide guidance on public policy and regulation, skills development and capital raising.



“For now, what we want to offer is the ability to unlock businesses, advocacy and helping women to access finance and human resources. If one woman has a talent, others can use her services. And there is lots of talent among the women.” – Grace Mijiga Mhango

# Mozambique



In Mozambique, the NABW partner, the Associação Moçambicana de Mulheres Empresárias e Empreendedoras (FEMME), plans to establish an umbrella body to push for favourable business policies for informal and small businesses, while offering networking and market-related information sharing.

The network approached stakeholders in the southern region, identified potential partners and met various associations in the capital, Maputo. The national network's sister organisation, AWAB, is working with the African Regional Food Basket Project on grain and seed production. The Mozambican chapter of AWAB intends to partner with American agricultural services provider Cargill for grain production, and has invited certified seed producers and farmers to participate in this initiative.

Leaders of the networks believe technology can overcome some of the challenges they face. Clotilde Radebe, small business owner and chairperson of AWAB in Mozambique, said: "IT has developed so fast, particularly in the digital/smartphone industry, that we are considering channeling information contained in the proposed database of Mozambican businesswomen through a mobile service platform to reach the majority of our members in rural areas." Such a venture could expand the number of women-owned businesses and optimise knowledge sharing and dissemination of information, which is vital to growing businesses and stimulating economic development in rural regions.

The Trust provided funding for visits by women from networks in Tanzania and Malawi to share their expertise with their Mozambican counterparts, thus facilitating cross-border co-operation.





Clotilde Radebe, a small business owner from Chidenguele-Gaza and the chairperson of AWAB, says that in her country, “IT has developed so fast, particularly in the digital/smartphones industry, that we are considering channeling information contained in the database of Mozambican businesswomen through a mobile service/platform to reach the majority of our members in rural areas.”

# Tanzania

NABW Tanzania recruited 40 associations from three regions, encompassing agribusiness, construction, mining, food processing, manufacturing and financial services. Elizabeth Swai, one of the founders of NABW Tanzania, sees the importance of the network in bringing together women farmers. She said: "It's very hard to address challenges single-handedly. Unity and a strong voice are crucial in advocacy."

Among the Tanzanian network's achievements is its alliance with the Voice of Women Entrepreneurs in Tanzania, a strong association which focuses on advocacy, networking and capacity building. The network has targeted poultry production and has partnered in an innovative project with other networks, with a collective membership of about 10 000 women farmers, to produce 26 million eggs daily. Efforts such as this go a long way to building women's businesses through collective effort.

The network plans to develop manuals and other guidelines to help women formalise their businesses. It is looking at an online tool that will offer vital information through cellphones at the push of a button.







“It’s very hard to address challenges single-handedly. Unity and a strong voice are crucial in advocacy and finding ourselves, while covering the activities along the value chain of our enterprises. We need togetherness.” – Elizabeth Swai, AWAB Tanzania chairperson

# Uganda

NABW Uganda was registered in July 2014. Its interim board has set targets to recruit members nationwide, develop systems and policies, identify a host organisation and create ties with the business community in East Africa.

Most businesses in the Ugandan women's network are young and in need of support in a harsh business environment. The network has registered as a member of the Private Sector Foundation of Uganda, and has initiated a partnership with the government Ministry of East African Community Affairs. The network is due to host the first annual Business Bazaar in 2016.

NABW Uganda has mapped and profiled its members, who number 8 000. A key finding of the mapping exercise was the need to support women in small agribusiness and merchandise trading companies through increasing the volume of trade, enhancing the volume and quality of agriproducts, equipping women with knowledge, enhancing their competitiveness, and helping them with collateral in order to access financing.





In Uganda, the women's rights movement has created an unprecedented progress in women's participation in politics, education and business. However, women are the barriers themselves since they sometimes get too petty and inward looking and fail to make the most of opportunities around them. This could further be blamed on insecurity and inferior complexes caused by socialisation, gender discriminatory practices, the disproportionate burden of care work, limited access to productive resources and skills.

# Zambia



NABW partnered with the Zambian Federation of Associations of Women in Business (ZFAWIB), a federation set up in 1993, which has a formidable track record. Women in the network engage mainly in trade and agriculture. A key challenge is lack of access to resources, with women accessing land largely through fathers or husbands. As Maureen Sumbwe, executive director of ZFAWIB, told us: “There is also a lack of control over income and household assets - even where they are the earners and where the property is in their name women still cannot use their income or property without consultation or permission.”

ZFAWIB has made significant headway in redressing women’s access to resources. This includes enabling 30 women to access land for farming by linking them with a land resettlement scheme, facilitating access to loans for members through partnering with a local bank, facilitating access to micro-insurance funeral cover through a local insurance company, and organising the training of 60 women in financial literacy. ZFAWIB also partnered with the national Department of Gender to train 600 women and youth.

Another set of significant achievements promotes women within two sectors – cassava flour and textiles production. The federation registered a co-operative for the agricultural sector, with confirmed orders of 30 tonnes of cassava flour per week. The network is working with the Common Market for East and Southern Africa’s (Comesa) Femcom, to develop cassava clusters around Zambia. The network is also establishing links in the textile and garment sectors, and is setting up a business incubator. The federation has obtained a grant to promote the local textile sector. Sumbwe said “I would like to see the network facilitating the graduation of women from informal, through micro business, to medium and large business.”



ZAMBIAN FEDERATION OF ASSOCIATIONS OF WOMEN IN BUSINESS (ZFAWIB) • AGE / DATE OF ESTABLISHMENT 1993 • CHAIRPERSON Maureen Sumbwe



The network's impact has been felt the most in the areas of recognition, capacity-building and boosting self-confidence through knowledge-sharing among women entrepreneurs" – Maureen Sumbwe

# Zimbabwe



The NABW works through more than 70 networks of women in business in Zimbabwe, and has links with key government ministries and quasi-government institutions, financial institutions and the private sector. It has created synergies with other organisations advancing women's empowerment initiatives at regional level, such as Femcom, the Southern African Development Community and the African Union. It works on cross-border trade issues through partner Amabush.

NABW in Zimbabwe lobbies for financial inclusion of women entrepreneurs. As NABW flowered, so came the seed for AWAB. Zwane Soroti, a founder member of NABW, is also the chairperson of AWAB in Zimbabwe. She told us: "We realised that we needed to have networks in the various industries, so we could really have an impact. As agribusiness is my area, and about 80% of all women in Zimbabwe are in agribusiness, AWAB was needed. The benefits of a network were so obvious - it would take us from being a lone mosquito buzzing and no one listening to a forceful presence that can't be ignored."

A project where 10 women contributed 1 000 chickens to meet demand illustrates the benefits of working together. Each of these women bred chickens in their own homesteads but worked together to meet this target. "On their own, this would be impossible but together it is doable. And this is just the beginning - their whole operation is now working together to bring down costs and increase income," said Soroti.

Women in the network have also created credit co-operatives. Soroti said: "These groups save money every month and give it out only when a loan is needed. Essentially, they have formed their own bank."





“The women were grateful to have the opportunity to network and learn from other women in business, especially how to set things up properly”  
– Zwane Soroti, agribusiness sector lead







WOMEN  
ENTREPRENEURS  
**RISE UP**



## ELIZABETH MAGAYA, ZIMBABWE

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Elizabeth Magaya is a born businesswoman. She began her career when - as a destitute child of nine - she was forced to sell vegetables so that her family could eat. She dropped out of school at 10 to take care of her siblings, following her parents' divorce.

Magaya married young and had seven children, but this didn't change her determination to fend for her family, who needed much more than her love. She seized every opportunity and turned them to gold through sheer hard work and business acumen, and went on to build businesses in clothing manufacture, retail, construction, landscaping, interior design and motivational speaking. She has won numerous business awards over the years.

After decades as a successful businesswoman, Magaya went back to school at 52 to get her matric, before embarking on tertiary education in business. She now holds a BSc in Management and Entrepreneurial Development and is doing her Masters in Business Intelligence.

While Magaya continues to run her businesses, she has committed to helping other women by mentoring them and

changing their circumstances. This is easier now that her children are grown up. "I am motivated and committed to encouraging and empowering people," she says.

Magaya uses her business skills to inspire and motivate people to succeed in life and to alleviate poverty through entrepreneurship and spiritual growth. "I have a gift for helping people discover their entrepreneurial skills. Woven within me is a passion to see men and women achieve skills to help themselves.

"I believe one's background should not be a hindrance to achieving one's goals and vision," she says. Magaya believes that pessimism and fear of the unknown are the two greatest problems affecting women's economic advancement. "We have women in our midst who are very talented but are afraid to explore existing opportunities within their communities."

She says it is hard to access money to start a business, especially if you come from a disadvantaged community, but, if you are prepared to start small, it is not impossible.



## ELIZABETH SWAI, TANZANIA

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Elizabeth Swai is a self-starter who has lifted herself out of poverty with hard work and a lot of courage. Swai used her own money to start AKM Glitters, a poultry agribusiness and community development project, of which she is chief executive. Ten years later, the business has grown to employ 77 permanent staff, 20 consultants and 55 seasonal workers.

Swai says: “Being a single mother of one, I had to make it happen. I also wanted to leave a legacy behind, hence involvement with the poor is my personal drive and their satisfaction is my satisfaction.”

Swai says she realised that she was not going to be able to help anyone if the business was not sustainable, so she invested in training, mentorship programmes and coaching. She now motivates others in return.

“As a speaker at conferences, I share my life story to inspire others. If I went through hardship, and I made it to this day, they can too. Inspiring and motivating people is my desire and I’m going to develop that to inspire, change mindsets and attitudes towards refusing poverty and ignorance.”

Swai says she wants to be part of a network so she can enrich others.

“In return, I can also be a beneficiary of the same network I am working so hard to develop. Legacy is very important to me. When I work, I develop my personal skills and expand my networks. Most of all, I get satisfaction and recognition. It makes me feel worth it.”

Swai believes the women’s business network has helped her. “Intellectual discussion is so addictive! You add to your knowledge every time you engage. You learn from others, as they learn from you.” She has conquered the poverty in which she spent most of her life, while battling rejection, depression, oppression, gender issues and bureaucracy.

“In short, I have refused poverty and ignorance. I am using my life and childhood challenges to find solutions for my company and those of others. I love doing what I am doing. I am never tired in searching for financial freedom. Being rich with a good cause is allowed, so that I can give back to the society.”



## FIDELIE NKUBONAGE CHIBI CHA BENE, DEMOCRATIC REPUBLIC OF CONGO

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Fidelie believes that an empowered woman is independent in her decisions without interference or constraint from her community. She is able to take charge and take responsibility at every level; and is able to access natural resources, materials, financial and human capital by her own efforts. A woman is an influence to the lives around her.

The journey to entrepreneurship and business started after her studies at tertiary level. An interest in the trade industry was sparked by watching her late brother's involvement in business. He remains one of Fidelie's role models. "I started with three bags of salted fish which constituted my capital. I was approached by a banker who had observed my courage. He helped me to open a bank account, which increased my capital to the extent of renting trucks to transport the salted fish that I was trading. I joined forces and started working with a friend who was already in the salt trade." With the growing of the business, she then started to import Dutch wax. Going forth, a new company was established - CHIBI Ltd - where she sits as the CEO.

Over the years, Fidelie has built a reputation in the business

world in Congo where she has several accolades under her name. She is:

- The founder and president of the Union of Congolese Businesswomen (UBCW).
- Founder of the foundation Chibi Cha Bene.
- Co-founder of the Women in Kivu Maniema Social Work.
- Co-founder and second vice-president in charge of finance of the platform of women's entrepreneurship.
- An honorary member of Parliament.

Through the challenges she encountered and her extraordinary achievements in a country where the majority of the laws oppress women in business, Fidelie has become a leading role model. "I have overcome challenges through courage and determination" she says. "I plan to invest myself more in coaching small traders to make them great entrepreneurs and to create youth training centres". Fidelie encourages people to stay committed to their goals and never give up!



## CHIMWEMWE PEGGY NGWIRA, MALAWI

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Chimwemwe is the founder of Faggy Investments (L-City Meat Processors) which is a meat production company specialising in assorted sausages. She has just won a contract with Shoprite and will be supplying two tonnes of pork monthly, starting in July. Chimwemwe also won a contract to run the ice-cream parlour at Dreamland, and has since expanded her involvement to handle Dreamland's monthly fun fair and open markets, with her Women Creating Wealth programme partner Chikondi Michongwe.

Chimwemwe also has a spot in one of the less privileged markets where she sells second hand clothes. She observes that if you give her anything to sell she will do it for you - at a commission.

At 41, Chimwemwe is tireless: she is divorced and a single mother of two boys, Lombani (18) and 13-year-old Luthando. She is a very active member of her church, Capital City Pentecostal, holding the position of an organising secretary in the Women's Ministry. She is an occasional motivational speaker at Christian gatherings. Chimwemwe holds two diplomas, in Secretarial and Administration studies and in Information Technology. Prior to starting her businesses

she garnered six years of experience in basic agriculture through her work at two World Bank agricultural-related projects, MASAF and IRLAD .

Going forward she is seeking an investor for her company so that she can expand her businesses and move to another level. She comments that this has been hard and is motivated by the fact that she is creating a legacy for her boys, and the fact that the ideas God is giving her are slowly but surely coming to life.

Chimwemwe also continually seeks new ways to contribute to her community, through her business skills, and she is currently in discussion with various schools about a plan to sell ice-cream on a specific day to the children, with the intention of giving 20% of the sales to the school to improve its resources. So far she has agreements with two schools and she hopes to have at least 10 schools by the end of the year, which will require her to buy another ice-cream making machine.



## JEANICA NDAGANO, DEMOCRATIC REPUBLIC OF CONGO

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Kinshasa-based Jeanica Ndagano is MD of JNC Consulting, which focuses on project management, human resources and research.

Jeanica, 43, the mother of twin girls, says she thinks she was born with the soul of an entrepreneur. “Creativity, boldness, rigour and professionalism have always guided my actions, and this was the case when I established my business.”

Jeanica went to university in Belgium, and then built up 10 years of experience at blue chip companies, including British American Tobacco, before starting JNC. She says her professional experience guided her well in the dos and don'ts of running a consultancy, and helped her build the connections and the reputation to win her first clients.

Since then the company has continued to grow and is now six years old, with a staff complement of 32. Jeanica recognises that this is a critical milestone for businesses, “We have passed a critical threshold, if we consider the adage that two businesses out of 10 remain five years after their creation. Of course the journey ahead is still long

compared to the vision and mission of JNC Consulting, but I trust the fundamentals are in place.”


Building on these foundations Jeanica continues to work towards her vision, “Eight years later, it is with emotion that we see that the firm is forging its place in the landscape of reference firms in the city and in some provinces. It is becoming relevant for us to consider the next step: the expansion to the rest of the provinces.”

Besides JNC Consulting, Ndangano is involved in several other initiatives, including agribusiness projects. Growing JNC Consulting as well as her other initiatives has not been without challenges and as a woman with multiple commitments Jeanica has had to learn to juggle, she comments that, “One of the most important is to maintain a balanced life between my different hats: mother, entrepreneur, activist in different institutions. This requires strong organisational skills and a sense of how to adjust my priorities according to circumstances.” She observes that crucial to this success is to surround yourself with competent and professional people.

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Ndagano believes that the empowerment of women is fundamental to addressing the challenges in Africa, particularly with regard to issues around education, food insecurity and poverty. "Facts are stubborn: how can we consider full development when the potential of half the population is under used? For me, empowerment is not an option but a must. I wish this issue is taken more seriously, not just as a slogan for special events!"

Jeanica is committed to making a contribution to tackling these issues and plans to expand both her consultancy and her agribusiness. She also plans to get more involved in associations "where I give to others what I received: coaching, empowerment, experience sharing, resource sharing."



**UNDERSTANDING  
THE IMPACT OF  
THE TRUST'S  
SUPPORT TO  
THE NABW  
AND MEMBER  
ASSOCIATIONS**



This publication has highlighted the stories of success both at the level of the national associations and individual entrepreneurs. These illustrate the extent to which the programme is already seeing achievement and impact. This was summarised in the programme evaluation conducted in October 2015:

### Policy and regulations influenced to create a more enabling environment for women in business

There was evidence that women in the national associations and networks have met with their governments to highlight the challenges that women face in accessing business. There was also evidence that the member networks of NABW have identified which policies need to be influenced and/or challenged to ensure an enabling environment for women entrepreneurship. Whilst there is evidence from some countries that policies are shifting to make it easier for women to do business, it is not possible to categorically state whether the national associations and networks have contributed to these changes in the policy environment:

- In Kenya government has passed a Bill which states that 30% of government business should go to women.
- In Zambia, the government insists that Zambian goods are sold in stores owned by foreigners.

### Women in business value being part of the network/movement

Most of the respondents across countries were very positive about the value of the NABW and the importance of the linkages and networks established as a result of meetings/conferences organised and funded by the Trust. The key focus of their comments – as reflected below – was the extent to which being part of the network has opened up markets, linkages and business opportunities:

- “We have benefited as there are more opportunities in that collective voice.”
- “As businesswomen it has opened so many doors and opportunities and the network is more of a market for me and now we can access other markets and they are just a phone call away.”
- “Through the exposure and linkages with the Trust more linkages had been established.”
- “They try to help us find new markets to sell our products. They are always networking with other countries, which means the amount of people that we can interact with from different countries (in a business sense) continues to grow.”
- “Being part of the network is about the possibility of expanding our markets and taking advantage of regional opportunities and that is what women want – what is in it for my business.”
- “Being part of a regional voice, women entrepreneurs can lobby for better business opportunities and an enabling environment.”

Specifically, women from AWAB noted that through being part of the network and through organised exposure to financial institutions in South Africa they had been able to access finance and commodity trading opportunities. Another AWAB respondent added that the network could – in the long term – provide African women with the possibility of gaining a presence in important continental structures, such as Comesa and other structures aimed at promoting trade in Africa.

**Women's movement is strengthened (women feel part of it and more confident because they are a part of a bigger network)**

Women association representatives across some countries interviewed believe that the patron Mrs Graça Machel has personally helped galvanise a women's movement. Many comments recognise the value of these associations in terms of networking business opportunities and also point to the increased levels of confidence that they have gained through being part of this process.

As one respondent indicates, "she (Mrs Machel) has brought a great deal of awareness and she made us aware of the possibilities of us growing if we are together." Another stated that she now has the confidence to "knock on any door whether it be a minister or the president" and she would do it confidently. She added that, "Mama Graça has given us that confidence." Others believe that the Graça Machel name carries weight and that is what has given a lot of women the confidence to make changes. Another respondent acknowledged that, "women feel more confident being part of the network and what keeps many of us going is that Mama Graça has instilled in us the confidence about being part of something bigger."

**There is greater visibility of women in business and their voices are heard**

A number of federations – especially in those countries such as Kenya, Malawi and Zambia – which have established institutions are of the view that through the support from the Trust they have begun to increase their visibility and profile both amongst their own constituency and stakeholders such as government (Kenya).

This is evidenced by the following comments:

"We are reaching more women and we are well positioned in terms of government. We are increasing the voice of women, building their network, and increasing the voice of women among women and through government."

"The formation of a chapter of the network, was giving us hope that we will have a new collective voice and the voice will be louder."

Even in countries which have newly established NABW chapters such as Uganda, respondents believe that the new structure has already begun to raise the visibility of women: "In our context we did not have any network of networks... There are more people who are aware of NABW and we hope it will become a big voice and brand."

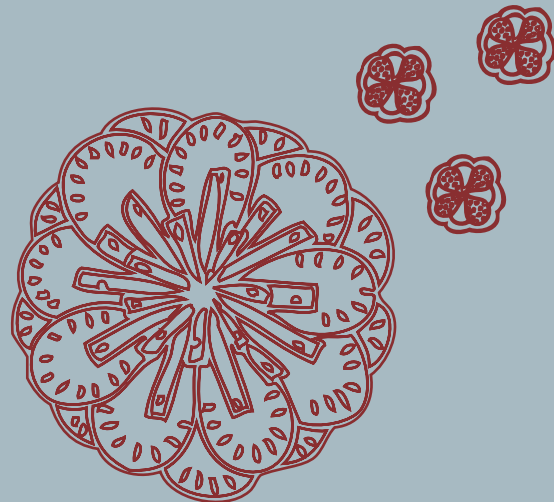
## LEARNING FROM THESE EXPERIENCES

The country profiles and personal stories which were outlined tell of some of the impact of our work, in partnership with the various associations. In particular, the increasing recognition of the role and impact of women in business in Africa has been gratifying. As their skills and knowledge have increased through the various capacity-building opportunities which have been created through the network, both directly and indirectly, so has their confidence and their business success grown. Women in our network are working with each other to learn and to share, they are mentoring others and sharing knowledge and information.

Over our five-year engagement with African businesswomen, we have learned a number of valuable lessons:

- The impact of training and capacity building cannot be overestimated: Training was provided typically in financial management, IT, export procedures, trade development, and in one country on how to access government tenders. Women were also given opportunities to learn from their peers, either in their own countries or from other countries, through facilitated networking sessions. Through these opportunities, women have been able to implement new methods of collective marketing, buying and financing. Network members have come up with social enterprise and inclusive business models, such as the African Regional Food Basket Project, and are making innovative use of technology to connect across the 10 countries. Their gains have increased the visibility of the networks and the recognition among businesswomen and key stakeholders, such as governments.

- Access to finance is key: Through the advocacy efforts of the networks, a women's bank is functioning in one country and two countries are in the process of starting women's banks. In other cases, the networks were able to put women entrepreneurs in touch with potential investors.
- Institutional development support has to be carefully targeted: The reality is that office bearers in the associations are generally involved in the associations on a voluntary basis and have to fit this work in-between building their own businesses. This raises important questions about how the sustainability of the network can be built.





**STRATEGIC  
DIRECTION**



Through our work with the NABW, we are seeing that the struggles of businesswomen in Africa are changing: increasingly, it is becoming less about exclusion of women and more about complexities in the realisation of policy, including awareness and capacitation of women to effectively access emerging opportunities.

It is now acknowledged that when women are economically empowered they drive prosperity and well-being of society - women invest more in their children, families and communities. The African Union has prioritised women in agriculture, Rwanda and Uganda have strong policies on gender inclusivity, and South Africa has built a strong business case through the preferential procurement provision in the Broad Based Black Economic Empowerment Act to increase women's participation in the economy.

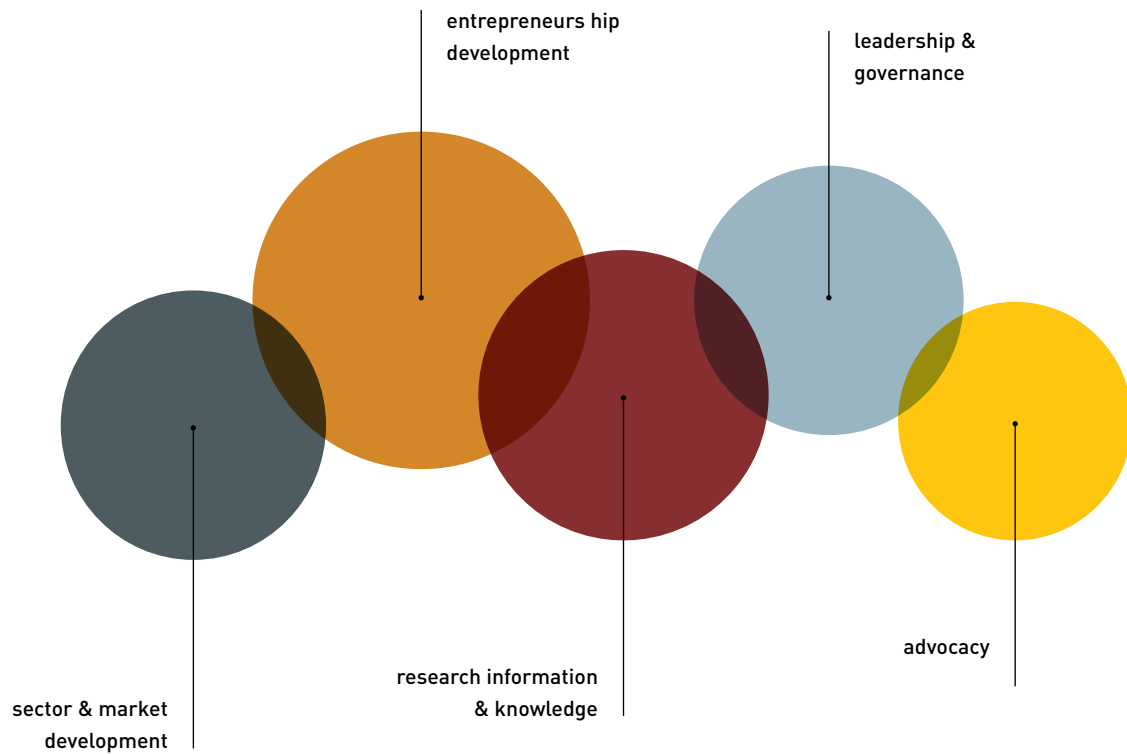
While we deal with building the capacity of women through information dissemination, access to skills, finance and markets, we are also cognisant of a more subtle kind of gender bias and exclusion - the 'man's world' syndrome that many women find in male dominated industries and sectors. We know we will also overcome this in time by increasing women role models to prove that it is possible to succeed in these fields. Through our networks, we will increase access to opportunity, knowledge sharing and mentorship and coaching. Underlying all of this is the need to increase women's confidence to define and pursue their purpose and lead against their best selves, aligned to their nature, talents and capabilities.

## GOING FORWARD

the focus of our work will be based on the following pillars:

- Sector development and inclusive business models to identify opportunities to access markets, finance and resources.
- Knowledge sharing, mentoring and capacity building.
- Information dissemination and knowledge repositories
- Transformational leadership and governance.
- Advocacy.





## THE FOOD BASKET PROJECT

An ambitious, women-led solution addressing Africa's food security challenge



The Graça Machel Trust continues to leverage our partner networks to play a critical role in supporting credible ideas that will change the lives of women across Africa

Under the AWAB banner, the Food Basket project has attracted important partnerships that continue to drive and expand developmental programmes to further empower women.

The project resulted from the efforts of Grace Mijiga Mhango from Malawi. A commodity trader and social entrepreneur in the African Women AgriBusiness (AWAB) network, Grace leveraged her experience and understanding of commodity markets and agricultural

value chains to develop the Africa Food Basket (AFB) concept paper, which she then presented to the Women's Rights Programme.

The Food Basket project addresses key issues of empowerment and provides an "out-of-the box" approach to resolving a number of agribusiness challenges and certainly one of Africa's most pressing challenges, food security. Her concept paper covered the use of a value chain business model to meet the market demand for seeds and grain, such as soya, cow peas and pigeon peas, etc. She sold the concept to the African Women in Agribusiness network members, with the Trust funding a situational analysis for her to further expand the concept.



As a result, a study across four countries was conducted to gather the necessary information needed to convert the concept paper into an implementable business plan.

The Food Basket project has established itself as a plausible solution to agribusiness challenges, alleviating poverty and addressing food security obstacles. The project has attracted significant interest and we have identified key partners with whom to start the project.

The project aims to:

- Develop 50 women-owned and sustainable seed companies, with a focus on 10 women per country across the five identified countries: Malawi, Mozambique, Tanzania, Zambia, Zimbabwe
- Ensure that 5 050 women small-holder farmers are mechanised through ownership of tractors with 1 010 per country
- Train and mentor 5 050 women in agribusiness ventures with 1 010 per country
- Produce 10 000 metric tonnes of quality legume seeds
- Increase land ownership for women, with a focus on making sure that AWAB country chapters own 150 hectares of land and have fully developed resource centres
- Identify 250 000 grain producers in the region, with a focus of 50 000 producers per country



WOMEN  
CREATING  
WEALTH  
**PROGRAMME**

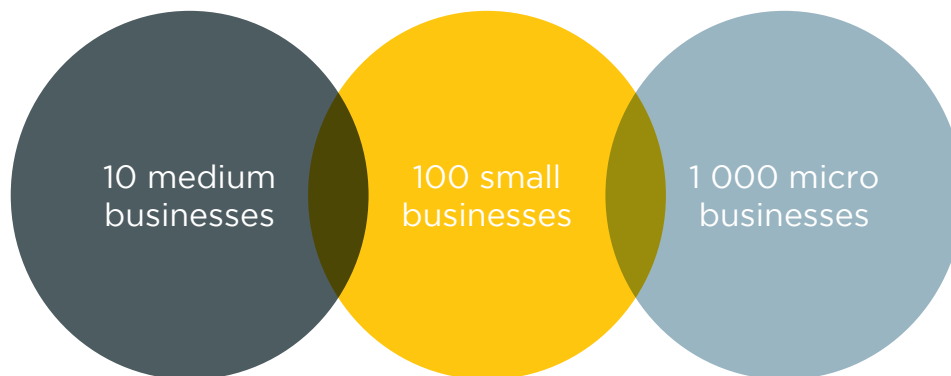
# ENTERPRISE DEVELOPMENT INITIATIVE

The Trust has started a women entrepreneurship capacity building initiative to address some of the challenges mentioned. It will identify and accelerate the performance of high growth potential entrepreneurs at different business levels within micro, small and medium (SMME) categories in the NABW networks.

We will prioritise the small business category in the first 2 years as this is where the biggest growth potential lies – these small businesses will be selected based on a stringent criteria which includes:

- 2-3 years of business experience
- Operating turnover of \$20 000 – \$10 000
- Priority sectors – agribusiness, manufacturing, construction, mining and related services

We aim to grow 1 110 SMMEs in 10 NABW countries over the next 5 years.



## Building entrepreneur capacity and growing businesses

One of the highlights of 2015 was the launching of the Women Creating Wealth (WCW) Programme aimed at assisting women members from NABW and AWAB to grow their businesses. The Women Creating Wealth Programme kicked off in Zambia with Tanzania and Malawi scheduled for early 2016. The programme is targeted at businesses categorised as micro and small with little potential to grow.

The WCW programme aims to build the foundation needed to improve entrepreneurial competencies for women in the NABW. The training was delivered through training provider Empretec – an integrated capacity-building

programme of the United Nations Conference Trade and Development (UNCTD) that promotes the creation of sustainable support structures to help promising entrepreneurs build innovative and internationally competitive small and medium sized enterprises.

The one-year programme aims to address the skills competencies of entrepreneurs and access to market challenges through the African Women Development Fund project in Zambia, Tanzania and Malawi. Through New Faces New Voices, the women will also be trained in raising capital for their businesses. The programme is expected to have between 30 to 40 participating entrepreneurs per country.



**ZAMBIA  
THE MOST  
SUCCESSFUL  
AND  
ESTABLISHED  
NETWORK**



It was 23 years ago that the **Zambian Federation of Associations of Women in Business**, which now hosts the **NABW**, was established. Today, it is the most successful and sustainable national women's network on the continent but it took time to iron out problems and find ways to make it sustainable.

The federation was initially founded and registered as an NGO in 1993, with the assistance of the **Zambian government** through the **National Commission for Development Planning** and the **Common Market for East and Southern Africa**, at the same time as the **Federation of National Associations of Women in Business in the region (Femcom)** was being formed. The aim remains the same as it was then - to promote women's entrepreneurial activities in all sectors of the economy.

It started with a small group of women entrepreneurs in the capital **Lusaka**, including a commercial farmer who was growing flowers for export, a timber trader and two women in the textile industry. Their focus was on establishing export markets for their members.

Over the years, the federation has transformed into a national umbrella body, a country-level organisation with membership in all 10 provinces, with 55 member associations.

The federation sustains itself by ensuring beneficiaries of all the activities they initiate contribute 10% to the secretariat for administration. They also charge members for help with business planning and financial management, which goes back into running the network.

Although every network has to find its own sustainable business model, the federation is an example of what can be achieved with the **NABW** networks.

## CONCLUDING OBSERVATIONS

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Having walked this journey with businesswomen over the last five years we recognise the challenges women face in growing their businesses in the face of globalisation, market forces and competition, given their limitation in skills, time, access to resources, opportunities and networks.

We value all the formidable and courageous businesswomen eager to work together to grow their businesses. We are encouraged by their talent, experience, emerging good practices and the models of business excellence they share within the networks and recognise the value that lies with the networks as a collective. Our role as the Trust is to continue to help realise the social capital and currency of the networks, to lobby government and decision-makers for greater inclusion of women, build the leadership and the spirit of the movement, while supporting each businesswoman to contribute to defining and shaping this movement that will change the lives of businesswomen on the continent.

We encourage women to eliminate all forms of doubt about their capabilities, challenge their attitudes and beliefs and with interest and purpose negotiate their rightful place in business and in the world.

**Korkor Cudjoe**, Women's Rights Programme Manager GMT

The Graça Machel Trust acknowledges the generous support and commitment of our funders who made these programmes possible:



# ACRONYMS

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ABWNet	African Businesswomen Network
AFAB	L'Association des Femmes Entrepreneurs du Burundi
AWAB	African Women in Agribusiness
AWAN (Kenya)	African Women in Agribusiness Network
COMESA	Common Market for East and Southern Africa
DRC	Democratic Republic of Congo
EWEA	Ethiopian Women Exporters Association
FEMCOM	Federation of National Associations of Women in Business in Common Market for Eastern and Southern Africa
FEMME	Associação Moçambicana de Mulheres Empresárias e Empreendedoras
FEWA	Federation of Women Entrepreneur Associations
GMT	Graça Machel Trust (the Trust)
NABW	Network of African Businesswomen
NEPAD	New Partnership for Africa's Development
PEF	Plateforme de Entrepreneuriat de Feminin
ZFAWIB	Zambian Federation of Associations of Women in Business



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