CASE STUDY

Women Alliance of Business Associations in Zimbabwe (WABAZ)

Case Dates: 2010-2018
Summary

Zimbabwe has battled democratic and economic instability since the early 2000s, leaving women and marginalized groups excluded from political and economic leadership. Government reform in 2009 provided one of the first opportunities for women to engage in economic policy and play a more visible role. In 2010, a coalition of women businesses and entrepreneurs established the Women Alliance of Business Associations in Zimbabwe (WABAZ). This organization gave women and those in the informal economy a platform to feel empowered and engage with stakeholders in government, private sector, and civil society. CIPE usually works with more established organizations; however, the partnership with WABAZ as it separated from its affiliation with the Zimbabwe National Chamber of Commerce (ZNCC) was ultimately successful because there were measured organizational improvements, an improved communications system, and greater stakeholder engagement to contribute to policy reform. The work with WABAZ illustrated that coalition building is effective in giving women a collective voice to engage with a variety of stakeholders in public-private dialogue.

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Opportunities for Women Empowerment and Engagement¹

Zimbabwe has struggled historically to maintain a democratic and economic system inclusive of marginalized populations. In the early 2000s, the country faced an undemocratic regime and a plethora of challenging economic issues, including weak industrial base and investment, mass unemployment, high living costs, and brain drain. In these conditions, there were few opportunities for women and informal workers to have a voice in the economy. During 2000-2007, the national economy contracted by 40 percent while hyperinflation reached a staggering 79.6 billion percent in 2008. At the same time, informal workers made up 95 percent of total employment, contributing up to 60 percent of the national GDP.

In 2008, after a corrupt and violent election—especially for women candidates—a coalition of three political parties formed the Government of National Unity (GNU). The coalition proposed a new Constitution in 2009 (officially adopted in 2013) that included provisions on gender equality. In addition, seventeen new laws were introduced and aimed at increasing women’s representation in the political and economic spheres. However, implementation gaps appeared, and women were still severely underrepresented in public and private life. The general economic and political the overall situation deteriorated in 2013 when the political party ZANU-PF climbed to power and Robert Mugabe became President.

The precarious economic situation persists today, as Zimbabwe’s economy contracted by 6 percent in 2019² and has only been exacerbated by the COVID-19 pandemic. Though Mugabe was ousted in a coup in 2017, Zimbabwe is still considered relatively undemocratic due to the “persecution of opposition figures and civic activists” and restrictions on journalists' freedom of movement during the pandemic lockdowns.³

The 2009 Constitution’s inclusion of gender equality issues solidified demands from Zimbabwean women to be treated equally with equal legal entitlements. It also aligned to several key international and region gender equality and women’s rights protocols, such as the Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women in Africa – and the Southern African Development Community Gender and Development Protocol.⁴ A major result of the legal provisions included new opportunities for women in jobs, education, finance and credit, as guaranteed by

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¹ All other information in this Case Study was obtained from the CIPE - Zimbabwe 2018 Cumulative Assessment document or an informational interview with the Africa team on (4/5/2021).
⁴ Zimbabweans say yes to new Constitution strong on gender equality and women’s rights | UN Women – Headquarters
governmental institutions and budgets. Women, who had lobbied so clearly for these legal reforms, were well-positioned to come together with CIPE’s support to drive forward the process of implementation and change.

**CIPE’s Approach: Women’s Business Networking**

CIPE promotes the establishment of informal and formal networks to promote skills development and leadership of businesswomen in the country to drive changes that lead to economic empowerment. CIPE works through women’s chambers of commerce and business associations to provide training, skills development and mentorship opportunities. In addition, CIPE works with local partners to provide technical assistance and small grants support for projects that promote women’s economic empowerment in the local market. These network opportunities enable women to exchange information and best practices, establish mentorships links between organizations, develop new business and export opportunities, and build relationships among women business owners and leaders. CIPE took this model to Zimbabwe in response to local demand for political and economic opportunities that had been legally solidified through the constitutional reform.
Opportunities and CIPE Model

CIPE recognized that the development of a new gender-friendly Constitution was an ideal opportunity to strengthen democracy in Zimbabwe through the inclusion of women and consequently proposed relevant strategies. Beginning in 2010, CIPE developed a plan to support the formation of a coalition of women entrepreneurs and businesses, called WABAZ, and train them in economic empowerment and engagement with stakeholders in the government, private sector, and civil society. Although CIPE typically works with more established organizations, it was clear that developing the capacity of WABAZ through Women’s Business Networking was a perfect opportunity to build a stronger coalition of women’s businesses in the country.

CIPE provided financial resources and training, despite continued economic and political challenges in the country. This approach helped WABAZ grow into a coalition of 35 women’s associations, while also coordinating with the Zimbabwe National Chamber of Commerce (ZNCC), and government ministries focused on women’s issues. CIPE recognized that strengthening standards in the informal economy was also essential to the continued development of gender equality in the country and included four informal sector representatives in WABAZ.

As women in the country have been historically underrepresented in policy and decision-making, CIPE wanted to help women-owned businesses participate in government engagement and to promote a greater role in the economy. Including WABAZ in the project provided a gender focus on improvements to the informal economy. In this process, CIPE learned that it can adapt to work with young organizations, however, the need for institutional strengthening and stable financing, makes such organizations more dependent on outside funding and training. Despite this, CIPE’s involvement with WABAZ eventually created more sustainability in finance and membership; increased collective action for the organizations under the WABAZ umbrella; and provided knowledge, training, and a greater voice in the policy process for women in the economy.

The most important outcome of CIPE’s intervention was to give women and those in the informal sector a collective platform to speak on issues that affected them through coalition building. Fostering collaboration and public-private dialogue was successful because it gave women agency to engage with stakeholders in government and civil society in order to make their businesses more prosperous. CIPE’s approach was effective because it focused on improving financial literacy, market, media, and policy knowledge and training, and supported WABAZ institutionally by introducing the concept of membership and service fees, and training board members and volunteers on how to work collectively.
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While WABAZ focused specifically on women entrepreneurs and how to build business associations through networking, CIPE increased collaboration and dialogue for informal workers. CIPE and WABAZ’s working group created specific recommendations for regulatory reforms pertaining to the informal sector. The working group also held roundtables and townhalls to give informal sector and women members a platform to voice their issues, and new political candidates were inspired and ran for office. Giving those who were previously voiceless a voice has inspired women to engage with policymakers, civil society, and other businesses alike. Though CIPE no longer works specifically with WABAZ, in 2021 WABAZ has continued to branch out and has remained durable, resulting in policy wins.

Major Challenges

WABAZ had difficulty becoming financially independent in 2016, partly as a result of the country’s economic and political shocks. WABAZ became subsequently dependent on CIPE for resources, and CIPE recognized that in order for WABAZ to be successful long-term, it needed financial stability, which required the organization to diversify funding and receive payments for its services (ex: membership or service fees). Often, it was challenging for CIPE to assist WABAZ due to its reliance on CIPE for basic needs, training and organizational guidance. CIPE often needed to directly intervene in basic non-profit governance; high turnover in the board and among employees would force CIPE to provide basic training sessions. Because WABAZ was a coalition of women’s business organizations of different sizes and capacity, they had difficulty in scaling finances and sometimes found it complicated to convene members.

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Impact and Results

During eight years, WABAZ completed a series of five projects that aimed to improve capacity in the women-led coalitions, rights of women and informal members, as well as strengthen relationships with business and government stakeholders. Additionally, WABAZ conducted research on the informal economy and formed a group of economics and business leaders, which, in turn, raised public awareness on the importance of building agency for women and marginalized populations in and out of the informal economy in Zimbabwe. Despite facing numerous challenges during this time, WABAZ was able to have an impact and improve the capabilities of women in business to organize collectively. During the projects, WABAZ grew from ten to thirty-five organizations that now have better networking opportunities, a more-open dialogue, and include sector-diverse organizations.

ORGANIZATIONAL AND FINANCIAL IMPROVEMENTS

During the eight-year partnership with CIPE, WABAZ made changes that provided organizational improvements for the individual women’s business organizations. During a CIPE-conducted assessment, partner organizations and WABAZ saw sixty organizational improvements throughout the eight years. Improvements included changes in the ways the organizations were structured (20 organizational improvements) and managed (4), how communications were distributed (3), the ways the organizations planned (11), improvements to member services (9), and how finances within the organizations were managed (13). Membership increased in organizations, as well: for example, the Bulawayo Women Cross Border Traders Associations (BWCBTA) increased by 25 percent (80 members) after organizational training. After WABAZ became independent from ZNCC in 2016, it grew organizationally. WABAZ established a secretariat; created roles for board members and the secretariat; obtained its own office space; formed financial, communications, and advocacy plans, as well as a five-year strategic plan; and wrote a code of conduct. Because new organizations face greater financial obstacles, WABAZ also created a sustainability plan. This strategy included fundraising and fees for members and services. During this time, WABAZ obtained funding from governmental and non-
governmental organizations: Zimbisa Trust, the Southern African Parliamentary Support Trust (SAPST), the British Embassy, and the European Union.

IMPROVED COMMUNICATIONS SYSTEM

Organizations like WABAZ rely on robust communications systems and established member services programming. CIPE trained WABAZ in a variety of social media sites, including Facebook and WhatsApp groups and Facebook and Twitter pages, as well as developed newsletters, brochures, and banners that contained training and membership information. WABAZ also increased its financial system capacity. They created a WABAZ forum to help women entrepreneurs receive funding and also established a six-bank partnership which provided 245 women with financial literacy training. After the training, 10 WABAZ members received loans from the banks. In addition to financial literacy training, WABAZ opened a public policy dialogue. They participated in two campaigns pertaining to advocacy and civic issues and trained 241 women in five cities. During this time, they educated members on the updated Zimbabwe Constitution, as well as helped with budgeting and creating policy recommendations. Additionally, WABAZ’s partners assisted in training sessions focused on business skills and market information that women were often prevented from learning. Along with WABAZ, Zimtrade trained members in two cities on accessing and preparing for export markets. Barclay Bank’s Incubation Program trained women and their businesses on access to capital and different markets, as well as overall business skills. Because agriculture is a large market in Zimbabwe, WABAZ and the Metropolitan Bank Agribusiness trained members in accessing agribusiness markets and loan repayment.

STAKEHOLDER ENGAGEMENT

WABAZ established an ongoing dialogue with the government and strengthened relationships with the private sector and civil society. During 2010-2018, WABAZ held 37 public-private dialogue (PPD) events where women spoke to the government about the National Gender Policy and policies focused on strengthening women’s economic empowerment. Members of WABAZ worked with the Department of Women’s Affairs to create recommendations for the Gender Commission Bill, provide potential candidates for government Commissions, and launch a Women’s Microfinance Bank to improve women’s
businesses access to finance. Because mining and agriculture form a large part of the Zimbabwean economy, members of WABAZ appeared before the Parliamentary Committee on Lands, Agriculture, and Irrigation Development to speak on gender disparities and poor safety in the agricultural sector. They spoke before the Mines and Minerals Committee about increasing women in decision-making positions in the mining industry, increasing access to loans, and removing high regulatory taxes for artisanal miners. Soon after, the Reserve Bank opened a loan facility, and four members of WABAZ received loans. Other accomplishments include WABAZ helping the Reserve Bank create thematic groups focused on financial inclusion and entering into a Memorandum of Understanding with ZIMRA to lessen the high taxes that SMEs faced, while also developing training sessions to help SMEs thrive. The ZIMRA Business Forum, a platform for the business community, elected an SME representative as the National Chair of the Forum so that smaller businesses could have a larger voice. Additionally, WABAZ assisted a bank in creating a women’s desk and helped six more banks introduce financial literacy training into their programming.

**CHANGES TO POLICY**

WABAZ engaged directly with members of Parliament and the President, who allowed WABAZ to submit policy concerns that their coalition was facing. After speaking with WABAZ, four members of Parliament supported decentralizing the registration system for businesses because women often faced violence and harassment when traveling to Harare. During this time, WABAZ met with the Mines Committee and made a formal petition to Parliament pertaining to women’s empowerment in the Mining and Agricultural sectors. During a PPD breakfast in 2018, members of WABAZ - 58 total businesswomen, and 93 of 128 total female politicians - engaged on barriers women faced in business and successfully influenced policy around those issues. More specifically, they worked on policy affecting Mineral Policy, the Gender Commission, the Financial Inclusion Strategy, Women’s Empowerment Fund, SME Fund, and ZIMRA Fines, as well as working with civil society in Zimbabwe. WABAZ worked with the Zimbabwe Microfinance Wholesale Facility in a workshop on the integration of gender strategy in the world of microfinance, the Confederation of Zimbabwe Industries (CZI) included a gender subcommittee in one of their advisory roles, and New Faces New Voices created a global
banking alliance to improve access to finance for WABAZ members. WABAZ worked with the Zimbabwe Association of Microfinance Institutions (ZAMFI) to receive better interest rates and loans terms.

**COVID-19 ASSISTANCE**

WABAZ now forms part of an informal economy coalition called ZCIEA, which the Africa Team at CIPE has worked with since 2018. During the COVID-19 pandemic, CIPE provided financial support through a grant with ZCIEA, who extended a $5,000 grant to WABAZ. With the money, WABAZ conducts workshops that plan to bridge the knowledge gap between banks and women entrepreneurs. Many banks do not accept different types of informal collateral (ex: many women have jewelry instead of land), which creates another barrier for women attempting to start a business. By conducting these training sessions, WABAZ hopes that women business owners and those in the financial sector will understand how to best use each other’s resources. The sessions will show women how to apply for and receive loans, and for those in the financial sector, how to dispel misconceptions about the creditworthiness of women business owners. ZCIEA will support WABAZ during these training sessions. This new initiative illustrates that WABAZ is still a sustainable coalition that continues to help with women's economic empowerment and networking across different sectors years later.

**Lasting Change for Women**

WABAZ exemplifies how targeted organizational support from CIPE, coupled with local demand and a context ripe with opportunities to expand access and rights to women, can have lasting change in a country. Despite economic and political challenges, CIPE and WABAZ were able to bring women together to lead advocacy efforts and improve the business climate for both formal and informal workers using space created by the new Constitution's focus on gender equality issues.