Women’s Opportunities and Collective Action:

Case Studies from Women’s Mining Consortium in Zimbabwe

Lessons on Women’s Access Program: An Overview

- Case Studies on women’s economic empowerment in fragile states: leveraging the power of storytelling
- Training modules on women’s inclusion, targeting development partners and local stakeholders
- In-country and cross-country knowledge exchange
- Community of practice to promote and sustain interaction (in-country and among countries)
- A WBI program of knowledge exchange
Objective: Access to Rights, Resources, Voice

1. Identify promising approaches that have:
   - Increased women’s access to legal protection
   - Enhanced women’s voice and representation in public spheres and private sectors
   - Captured the role of women leaders as change agents
   - Demonstrated women’s experiences in community mobilization, civic engagement and public office

2. Examine the role of women as economic actors

3. Address some of the challenges faced by women through capacity and information sharing

4. Show how women’s access contributes to socially & economically sustainable livelihoods & communities

Sharing Knowledge in Participating Countries

- PAPUA NEW GUINEA
- ZIMBABWE
- LIBERIA
- SOUTH SUDAN

GOOD PRACTICES AND LESSONS LEARNED
Zimbabwe: Case Studies - Women in Mining

- Mining is the fastest growing sector (40% growth in 2010)
- Program builds on World Bank 2010 analytical work
- 17 case studies – main profile is Kasukabiya Women’s Mining Consortium
- Training Module on WIM
- Broad-Based Women’s Economic Empowerment Framework (BBWEE)

Idea behind Kasukabiya – pooling resources

“Our greatest strength is the formation of a large and strong syndicate that is led by a strong and competent team.”

- Kasukabiya amassed 65 claims in the gold rich horse shoe end of the mineral rich Great Dyke
- Enabled it to attract financial support (Tetrad Bank)
- Enabled it to attract technical support
- Bankers confirmed that they preferred lending to a group as opposed to one individual
- Leveraged technical skills among members
- Integrated approach built trust with local community
Mission: agitate for women’s mining rights and unlock business potential

Membership across all provinces
- 50 women from various backgrounds, age range 23 - 60
  - Unifying connection – mining claims (65 gold claims on 3,000 ha)
  - Received $75K loan (for equipment compressor, jack hammer, mill, separator, generator, gold search equipment, magazine safe and water storage tanks)
  - 38 members bought shares & mobilized resources to start mining in one claim
  - Mining operations started in July 2011
  - 21 full time workers on 3 mine pits + 22 part timers

Main Challenges

- Exclusive Prospecting Orders
- Business management challenges
- Structure of businesses
- Social hurdles as entry barriers
- Environmental issues
Exclusive Prospecting Orders (EPOs)

Impacts:
• Will cut out new investors from exploring new opportunities
• Have given rise to illegal panning
• Kasukabiya has become a lobbying & advocacy voice against EPOs

"EPOs have particularly left women, the new entrants in small scale mining, with limited room for establishing and expansion. Earlier investors, mostly large scale companies acquired large tracks of land which are not worked and are simply speculating. We want the claims because we want to mine. As long as we continue to have long term EPOs, our mining activities will not expand............... Our business was delayed solely because of the issue of EPOs."

Rumbie Rukainga, Executive Director

Business Management Challenges

• Claim owners’ skills:
  ➢ Management skills or experience (business, lobbying)
  ➢ Organizational skills (to mobilize, influence, encourage each other)
  ➢ Technical skills - Mining ops/supervision a male domain

• Profile of men working on female-owned mines - retrenches
  ➢ Upside - retrenches are experienced & need no training
  ➢ Downside – high mobility (in search of better opportunities in bigger mines or artisanal alluvial gold panning opportunities)
Mining claims are formally registered under Companies Act.

Very few women are sole proprietors

Most women are in joint ventures

- syndicates
- equity partnerships with local or foreign partners
- & tribute agreements

Rationale for predominance of JVs

- Combining resources for initial investment
- Often in areas of adjoining claims

Business Structure Challenges

Chiefs feel undermined when they see women coming to mine in their areas. They can become difficult and prevent women from mining. In Guruve, cultural norms say that women are not supposed to go into the mines. There is a myth that if a woman goes underground, the stones (minerals) will disappear.”

- Cultural norms limit women from investing in mining and conducting operations
- Sensitivity is particularly high in communal areas
- “Traditional cleansing” may be necessary before women can engage in mining activities

Social hurdles – especially w/local communities
Environmental issues

Most of the claims acquired by women have been illegally mined before, hence are ecologically and physically damaged. Claim owners are obliged to rehabilitate them. Challenges include:

• Compliance issues:
  – High fees Charged by environmental consultants to conduct EIAs and environment certification
  – Penalty charges for environmental damage by the Zimbabwean Environmental Management Authority are high

• Limited knowledge & training about environmental issues
  – Safeguarding against environmental effects as a result of both physical and chemical processes of mineral extraction
  – Health impacts - dust, vibration from stone drilling, noise, mercury and cyanide - issues of concern for health and environment

But enabling conditions exist

• Policy
  ▪ Program by RBZ & Zim Miners Fed. to support small scale miners
  ▪ Opportunities for tribute mining
  ▪ MWAGD policy and campaign for WEE
  ▪ Simple market system for most mineral resources

• Legal
  ▪ Mining Act – opened up claims for all aged 18 and above
  ▪ Ban on export of unprocessed ore

• Financial
  ▪ Various funds to support women and young entrepreneurs

• Institutional and networking opportunities
  ▪ Existence of women in mining networks
  ▪ Representation of women in Zimbabwe Miners Federation
### Ex. of Mining Sector Institutional & Networking Opportunities

<table>
<thead>
<tr>
<th><strong>Government</strong></th>
<th><strong>Civil Society</strong></th>
<th><strong>Private Sector (exc. mining companies)</strong></th>
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<tbody>
<tr>
<td></td>
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<td>Chamber of Mines – Represents all investors in mining, supports mining sector development programme of Government</td>
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<tr>
<td>Ministries</td>
<td>Women in Mining (WIM)Orgs:</td>
<td>Zimbabwe Miners Federation – Represents all mining business associations and channels information and collaborates with government in providing technology and financial support to small scale miners</td>
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<tr>
<td>• Mines &amp; Mining Development – Mining sector administration</td>
<td>• Apex Body – Coordinates all WIM Associations</td>
<td>Tetrad Bank – Loans to gold mining companies, also purchases gold</td>
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<tr>
<td>• MWAGD – WEE in mining sector</td>
<td>• WIM Association – Networking platform for women</td>
<td>Brainworks Capital – Provides loans to small scale miners</td>
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<tr>
<td>• Youth, Indigenization and Economic Empowerment – YEE (incl. loans and training)</td>
<td>• WIM Trust – Women in mining investment group</td>
<td>Commercial Bank of Zimbabwe – Provides loans to small and large mining companies</td>
</tr>
<tr>
<td>Minerals Marketing Corporation of Zimbabwe (MMCZ) – marketing and advisory services, investments, national min. resource accounting</td>
<td>Zimbabwe National Liberation War Women Veterans Miners Association – Representing women war veterans in mining</td>
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<tr>
<td>Environmental Management Authority – environmental administration in all mining areas</td>
<td>Zimbabwe Women’s Resource Ctr Network – Research &amp; advocacy for gender equality and WEE</td>
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<tr>
<td>Reserve Bank of Zimbabwe – Operate Fidelity, main gold buyers</td>
<td>Zimbabwe Environmental Lawyers Assn - research, policy advocacy on mining communities issues</td>
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<td>Zimbabwe Youth Council – youth empowerment programmes</td>
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<tr>
<td>Mining Development Corp. (ZMDC) – a mining investment parastatal</td>
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### Increasingly improving Policy Framework

**Case study lessons contributed to Broad-Based Women’s Economic Empowerment Framework (BBWEE):**

- Developed in partnership with the Ministry of Gender and Community Development
- Endorsed as govt. policy in June 2012
- Covers WEE issues beyond mining sector
- Policy tool aimed at enhancing women’s ability to benefit from economic opportunities
- Framework for monitoring and evaluating progress and impact of women’s economic empowerment interventions
Training Module using case study lessons

What the module aims to accomplish:

- Bridge the information, knowledge and skills gap through practical advice
- Prepare women to be better equipped to overcome bottlenecks and pursue mining entrepreneurship opportunities from a more informed position

What the module does not intend to do - create technical mining experts!

Target Audience:

- Broad range of stakeholders (case subjects, women in mining networks, government officials, actors include international NGOs, local civil society organizations, women’s groups, key government officials, think tanks, etc.

Expected Outcomes: Enhanced knowledge on issues affecting women investors

- Women entrepreneurs’ business decisions, leading other women, managing the business, and securing resources to establish or grow mining enterprises
- Policy makers and other stakeholders will have an increased appreciation of gender issues in the mining sector and promote gender sensitive policies
- Platform for knowledge exchange (between women and policy makers and service providers; and between women in Zimbabwe and other countries)

Module 1: Intro to Women’s Access to Resources in the Mining Sector

- Objective:
  - Explain the concept of gender issues relating to access to resources, rights and voice

- Topics:
  - General knowledge on the already existing and commonly used concepts on gender equality and women’s empowerment
  - Drawn from WEE Sector studies and the BBWEE
  - Primer, targeting multiple stakeholders in govt, private sector, banks, women themselves
Module 2: Overview of the Zim Mining Sector

**Objectives:**
- Explain the economic importance of mining to Zimbabwe
- Present various legislation that govern the mining sector;
- Provide information on service providers in the mining sectors and how to access services

**Topics covered:**
- *The Mining Sector in Zimbabwe*: Facts and figures on the economic importance of mining to Zimbabwe
- *Legislation Governing the Mining Sector*: An Overview
- *Stakeholders in the Mining Sector*: Insights on the important stakeholders in the mining sector; their mandate, how women can benefit through engaging them and how to access their services

Module 3: Business Opportunities for Women in the Mining Sector

**Objectives:**
- Introduce women to the various investment opportunities for investment in the sector
- Offer practical information on how and where to access finance
- Provide information on training

**Topics:**
- *The mining value chain and entry points for women*: investment possibilities in the mining sector and the basic requirements
- *Accessing Finance*: A general overview of financing products portfolio in Zimbabwe and how women can access them
- *Training opportunities for women in the sector*: Insights on the leading and most reputable training institutions
- *Opportunities for women in mining under Indigenization Policy in Zimbabwe*: Leveraging access, control and benefits through Community Trusts and Employee Share Ownership Schemes
Module 4: Organizational Aspects

- **Objectives:**
  - Explain the roles of business structures, women associations & networks

- **Topics:**
  - Business Structures for WIM: Insights into possible business models that can be applied by women in the mining sector
  - Organizing Effective Women Networks: Review of how WIM networks can be more organized to remain strong, visible, representative and relevant
  - Women leaders: leadership qualities that are important in mobilizing and leading women in mining syndicates

**Leadership matters:** WIM entrepreneurs in Zimbabwe have been organized as groups/syndicates or consortia. In such business arrangements, leadership competence becomes key in sustaining these structures and the business strategy.

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The case for empowerment through WIM

**Empowerment Framework**

- **Policy level:**
  - Make markets work for women

- **Agency level:**
  - Empower women to compete in markets
Policy implications – links to Gender Action Plan

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<th>Agency level</th>
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<tr>
<td><strong>Product Markets</strong></td>
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<tr>
<td>Include female-owned businesses and farms in supply chains</td>
<td>Form women's business, purchasing, and transport associations</td>
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<tr>
<td><strong>Financial Markets</strong></td>
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<tr>
<td>Offer commercial credit lines and financial services for women</td>
<td>Support self-help groups and savings associations</td>
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<tr>
<td><strong>Land Markets</strong></td>
<td></td>
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<tr>
<td>Promote joint titling to land to enable women to access loans</td>
<td>Ensure women's participation in land adjudication and registration processes</td>
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<tr>
<td><strong>Labor Markets</strong></td>
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<tr>
<td>Certify good gender practices in firms</td>
<td>Provide labor intermediation services to young women</td>
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“A strong attribute is our strategic approach to growing the mining business.”

Elements of the strategy:

- **Start small**
  - Risk minimization - supported by the financial institution
  - Navigate steep learning curve – master the art of the mining, business
  - Facilitate understanding of the mining value chain
  - Build members’ confidence and garner their support
  - Allow time to verify the nature of deposits, costs and benefits

- **Build strong partnerships** with local communicates
  - Hire some local labor (employment generation)
  - Integrate into local cultures (hire donkeys for carrying loads)
  - Build trust - invite local women to join syndicate (15%)

- **Do thorough business planning:**
  - Minimum of 80 tons of ore is expected every month at full capacity
  - Estimated average gold yield: 340 g/month at average price of US$51
  - Expected monthly turnover of US$69,360/m by the end of the year.

- **Use collective voice** of syndicate to lobby and advocate
CEO of Kasukabiya – “Captain in the Storm”

Leading a large syndicate of women is a huge challenge because of the heterogeneity that the group exhibits. Syndicate managers need strong management, knowledge of the mining business and high emotional intelligence.

Nyaradzo – mining entrepreneur
CEO of Kasukabi

Leadership matters.................