

**Midlands State University**



**FACULTY OF ARTS**

**DEPARTMENT OF DEVELOPMENT STUDIES**

**An Assessment of the Level of Women's Participation in SMEs  
Management in Urban Zimbabwe: A Focus on Harare 2012 to 2017**

**BY**

**CLARETTE CHIGUDU**

**R122004E**

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**2017**

## Approval form

The undersigned certify that they have supervised the student Chigudu Clarette's dissertation entitled: **An Assessment of the Level of Women's Participation in SMEs Management in Urban Zimbabwe: A Focus on Harare, 2012 to 2017**, submitted in partial fulfilment of the requirements for the Master of the Arts in Development Studies Honours Degree at Midlands State University.

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...../...../.....

**Supervisor: Dr. Mudeka I.**

**Date**

.....

...../...../.....

**Chairperson: Mr. Munhande C**

**Date**

**DECLARATION**

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## **ABSTRACT**

The purpose of the study was to assess the level of women's participation in SMEs management in Harare, Zimbabwe. The study used mixed research design in which both qualitative and quantitative approaches were employed. The study area was conveniently based on the geographical location, and in each location, businesses with women or owned by women were purposively sampled as the research demanded. The sample was made up of 184 women entrepreneurs in Harare. Individual factors have an influence on women's participation in SMEs management in Harare as revealed by the findings, in as much as socio-cultural factors impact on entrepreneurial activities by women thereby determining their level of participation in the management of SMEs. The individual factors manifested in responses which revealed that some women lacked the personal confidence to participate in significant managerial roles, preferring male dominance over them, especially in matters that appeared to have high risks for high returns. The study also revealed that economic factors coupled with security factors to influence women's level of participation in SMEs management in Harare. The study concluded that women in entrepreneurship had limited chances of mounting up the ladder ability. This is because of cultural, social, finance capital constraints among others which place a glass ceiling upon their aptitude to participate fully in SMEs managerial activities. To that effect and extent, women who ventured into entrepreneurial activities needed to be financed, yet those who were financed were constrained from fully operating or participating due to the socio-cultural environment. This was a major constraint for married women who had to accommodate the dictates of male chauvinism back home to salvage their marriages. Even financial institutions reposed less confidence in women capitalisation as revealed by the study. Thus, the study revealed a three-pronged handicap for women's level of participation and recommends that women should be empowered to access enterprise information, marketing facilities which men entrepreneurs acquire and be positive about their ability. Men should be encouraged to provide spousal support at home. Financial institutions need to provide relaxed lending policies towards women. The researcher suggests that since the study was carried out in one city, a similar study should be carried out in other cities like Bulawayo and Mutare.

## **DEDICATION**

I dedicate this thesis to God almighty, my dear parents Prof and Mrs Chigudu, my brothers Kundai and Daniel and my sisters Clarrion and Blessing Chigudu who were all my Pillars of strength and support all the way. I LOVE YOU ALL.

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## **List of abbreviations/ acronyms**

<b>LSE-</b>	Large Scale Enterprises
<b>MSMED-</b>	Ministry of Small and Medium Enterprise Development
<b>MSU-</b>	Midlands State University
<b>SEDCO-</b>	Small and Medium Scale Enterprise Development
<b>SME-</b>	Small and Medium Scale Enterprise
<b>MDG-</b>	Millennium Development Goals
<b>GOZ-</b>	Government of Zimbabwe
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>BPFA-</b>	Beijing Platform for Action

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## **Chapter One: The Problem and Its Setting**

### **1.0 Introduction**

Arguably, women entrepreneurship represents a vast untapped source of job creation, innovation and economic growth in the developing world. However, there are various barriers to women's entrepreneurship. Women face greater obstacles in accessing credit, training, trade networks and information, as well as legal and policy constraints. The World Economic Forum shows little progress in narrowing the economic gap between women and men, but it seems that not all is lost.

Innovative initiatives are available to promote women's entrepreneurship as driven by both the private and public sectors and these are on the rise. Today, women-owned businesses already contribute significantly to the world economy. Their number continues to grow, representing a significant share of employment generation and economic growth potential. The MasterCard group head for Pacific, the Middle East and North Africa notes that, women are better at managing the budget and better at making key financial decisions that impact the family such as a child's education (Mastercard, 2013). GPF (2011) estimates that women-owned small and medium-sized enterprises (SMEs) represent 31 to 38 percent (8 to 10 million) of formal SMEs in emerging markets.

The OECD (2012) reported that, the number of female-owned enterprises is growing at a faster pace than that of male counterparts, with no evidence that women-owned enterprises fail at a faster rate. However, there are risks, challenges and obstacles that affect women entrepreneurs more than their male counterparts, making their chances of success to be considerably lower than men's (Hisrich & Brush, 1986). Considering the various challenges and obstacles facing women entrepreneurship particularly in Zimbabwe which include;

capital inadequacy, unavailability of the required infrastructures, shortage of manpower, levels of participation, this study seeks to assess the level of women's participation in SMEs management in Zimbabwe, focusing on Harare.

This chapter addresses the background of the study, statement of the problem, purpose and significance of the study, delimitation of the study, limitations of the study, and definition of basic terms.

### **1.1 Background to the study**

Internationally comparable data on female entrepreneurship from countries belonging to the Organization for Economic Cooperation and Development show that the “birth rates” of female owned enterprises are higher than those of male-owned ones. The Global Entrepreneurship Monitor (GEM, 2007) observes that, the ratio of opportunity to necessity entrepreneurship is typically higher in high-income countries than in low-/middle-income country groups, the effect being significantly greater for women entrepreneurs. This means, the poorer the country, the more likely that women's entrepreneurship is driven by necessity, as in the case of Zimbabwe. However, Hewlett and Rashid (2011) argue that, regardless of gender, entrepreneurial activity is typically higher in low- and middle-income countries than in high-income countries. They further argue that, women increasingly outnumber men in universities and graduate schools in emerging markets (including the BRIC countries—Brazil, Russia, India and China), representing a growing talent pool and a huge opportunity for both business and development. Where the public sector's role for female employment is diminishing and where private sector careers are not easily being pursued as is the case with Zimbabwe, women look to establish and grow businesses themselves. From a public sector perspective, an unutilized educated workforce is costly and not effective. For Hewlett and

Rashid (2011), in Brazil, Russia and the United Arab Emirates, for instance, women remain a disproportionately untapped source of entrepreneurial talent.

In the context of global wars and civil strife that characterises Africa as well, conflict often leaves women to carry the double burden of economic and family responsibilities. Those women who lose male breadwinners due to conflict and can no longer rely on steady earnings from male household members often make ends meet by engaging in informal micro-income-generating activities. Therefore, giving women a stake in the national reconstruction process by investing in their economic participation, including through entrepreneurship, is crucial for effective and sustainable development of the fragile economies societies (Niethammer, Blackden & Kaltenborn-Stachau, 2012). It is against this backdrop that both the private and public sectors are innovating in order to identify opportunities to promote women's entrepreneurship so as to harness this untapped potential. While women still face obstacles to establishing and growing their businesses, the good news is that there are a variety of documented successful approaches to promote women's access to finance, training and markets. Building on these available case studies and emerging business networks, players have an opportunity to collaborate in order to bring these initiatives to scale.

Within this framework of efforts to promote women's entrepreneurial initiatives empirical studies indicate that SMEs, particularly those owned by women and youth, have constrained access to external finance from formal banks (Lin & Lin 2001; White & Kenyon 2001; Pissarides, Singer & Svejnar 2003; Kapunda, Magembe & Shunda, 2007). It is important to have access to external finance for the start-up and growth of SMEs as this enables them to reach their full potential of creation of employment opportunities and enhancing household welfare. A number of factors which include discriminatory attitudes of financial institutions



and lack of market information about women SME entrepreneurs at formal financial institutions level constrain access to formal bank credit to SMEs. The discrimination which is biased against women owned businesses may be involuntarily built into the eligibility criteria for credit. For access to external finance from formal banks, the traditional banking models include collateral for loans, historical financial statements, and projected cash flow statements. The collateral preferred by banks usually consist of land and property, which women and youth do not own., In most African settings land or property in general, is owned by the men, hence the banks consider the men to be more credit worthy because they can provide collateral. Also, under traditional bank lending models, women can be rejected for credit because of informality, lack of credit histories and collateral, failure to fit banks' marketing strategies or client profiles, low education levels, lack of formal work experience and exclusion from entrepreneurial networks (Mansor & Mat, 2010). Some scholars like Mukras, (2003); Nafukho & Muyia, (2010) and Kourilsky, Walstad & Thomas; (2007) argued for introductions of special government credit schemes to provide external finance to SMEs at subsidized interest rates and provision of capacity building to SMEs as a way of enhancing the growth of SMEs.

Josiane (1998) argues that, entrepreneurship is the engine that propels the vehicle of economic development. As a result, it has been recognized for its importance in the area of job creation, poverty alleviation, revenue generation and wealth creation. Thus, it is important to support small and medium enterprises (UN, 2006). Entrepreneurship involves a willingness to rejuvenate market offerings, innovation, risks taking, trying out of new and uncertain products, services and markets. It also involves being more proactive than competitors where exploring new business opportunities is concerned (Wiklund & Shepherd, 2005).

With all this in mind, the importance of entrepreneurship, especially for women who have been under appreciated for a long time in developing economies, cannot be overemphasised. As agents of development in all societies, women play tremendous roles through creativity and innovations, both in the formal and informal sector although, highly prevalent in the informal sector. According to Kjeldsen and Nielson (2000), women are becoming increasingly important in the socio-economic development of both developed and developing economies. The women account for a significant percent of the operators of Small and Medium Enterprises. Global Entrepreneurship Monitor (GEM) (2005) confirm that women participate in a wide range of entrepreneurial activities across the globe and their activities in different countries have paid off in the form of many newly-established enterprises contributing to job and wealth creation. Women entrepreneurship contributes more than 50% to Gross Domestic Product (GDP) of most nations, both developed and less developed (Ojo, 2006). While is promoting women's empowerment globally and in Africa, Zimbabwe is a particular case in point.

In Zimbabwe and elsewhere in Africa, entrepreneurship is emerging as an important avenue for women's economic independence, as is the case in the capital city, Harare. In the last three decades, the economic hardships in Harare have provided an impetus for women to become entrepreneurs. Indeed, the current trends of most of the emerging women entrepreneurs are in small and micro enterprises. For Harare in particular, a cursory look at women's general situation highlights a number of major challenges they face. These include but are not limited to; lack of awareness, lack of information, difficulty in accessing finance, lack of easy access of entrepreneurial training and post training support, lack of markets and network support, lack of self-confidence and managerial skills. In recent times, with the establishment of the Ministry of SMEs, the government has realised the importance of

entrepreneurship as a prominent alternative to traditional wage employment in the new economy, and its role in increasing the pace of economic growth. Therefore, the Zimbabwean government has come up with various special policy measures to help entrepreneurs. However, there appear to be major limitations among women entrepreneurs in accessing some of the facilities. These limitations manifest due to various factors like, participation levels by women in the entities and bureaucratic hassles.

Women are not just another class of entrepreneurs, but a different category of entrepreneurs carrying loads of social, political, economic, cultural and other values. These values heavily affect entrepreneurship, hence scholars have tried to define women entrepreneurs by not only emphasising the business aspect but also focusing on the social aspect. Brady(2005), Lavoie (in Moore, 1990) and many others have defined a woman entrepreneur as an individual who takes up a challenging role in which she constantly interacts and adjusts herself within the social setup, resource and support spheres existing in society. The aspects of business control and decision making are also paramount in defining women entrepreneurs. The definitions indicate that at many a time, the social-cultural concerns become more important than business related issues for women entrepreneurs. While Buame (2000) notes that, today there is a growing number of research related to women entrepreneurs, Chotkan (2009) observes that different socio-economic factors like age, work status, education, income, social ties and perceptions are significant in a person's decision to start a business. This could also be influenced by different socio-economic circumstances, personal traits, economic conditions, employment scenario, family, educational level, availability of finance and training, intervention programmes, and support systems among other factors. Sinfield (1981) like Allen and Truman (1993), argues that with the economic transition, the previously 'female sectors' are not secure enough to provide long term employment. Hence, potential

women workers look for other alternatives in the economic sphere with entrepreneurship being one alternative for them. Therefore, the grim employment scenario in the mainstream labour market act as a push factor for women entrepreneurs. Among the 'pull factors' to female entrepreneurship are cited by Soundarapandian (1999) is the search for self-fulfilment and self-actualization where they seek to realise their personal goals. In the case of America, Morrison (1987) argues that women are finding it difficult to go up in the mainstream business hierarchy, hence, through entrepreneurial activities, they wish to break this glass-ceiling and become top business leaders.

According to Kabeer, (1991) and O'leary (1997), studies highlight that gender is a system of imposed roles and responsibilities in society based on perceptions of biological differences and is thus essentially a product of human social conditions. Incidentally, male and female roles and responsibilities are hierarchical, exploitative and power based in nature, with women excluded from the public domain and confined to the private sphere resulting in legal, political, economic and cultural disadvantages for them. As noted by Sen (2001) economically, women are legally excluded from property and other wealth related rights; socially, they are not allowed to take up economic activities outside the home; culturally, the economic activities done by women at home are not considered as gainful economic activity, because the product of such activity at home is not sold in the market. Therefore, women are without economic rights, and are devoid of participation and acknowledgement for their work, hampering national development. However, these problems are more acute in developing countries like Zimbabwe. As Still (1997) puts it, women face time poverty while dealing with both commercial and domestic work, leading to greater stress and difficulty. Chun (1999) finds that one of the two greatest problems in starting a business for Canadian women entrepreneurs is the difficulty in balancing business and family responsibilities.

Ylinenpaa and Chechurina (2000) concludes that the 'glass ceiling' as a barrier to female aspirations in economic production, coupled with a high rate of unemployment, encouraged them to enter into entrepreneurship. Studies by Greene (1999), and Aldrich (1989) have also shown that women who own enterprises often lack prior business experience, particularly in managerial positions and do not have effective networking skills like men. As a result, they lose valuable opportunities for informal contacts with suppliers, customers, and providers of capital, thereby hindering their growth as entrepreneurs.

SMEs and entrepreneurship are increasingly recognized as important drivers of economic growth, innovation, employment, and productivity and are widely accepted as key to economic dynamism.

Hisrich (2005) notes that, history shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, and are able to exploit opportunities and willing to take risks. It is apparent that, transforming ideas into economic opportunities is the decisive issue of entrepreneurship. An entrepreneurial culture and the role of entrepreneurship in economic and social development have often been underestimated. Lately, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. But, a significant number of enterprises were owned by men (ILO, 2006). This means that, it was not common to see women-owned businesses worldwide, and more so, in developing countries like Zimbabwe.

It therefore follows that women entrepreneurship is presented as a recent phenomenon. In fact, prior to the 1980s, little was known about women entrepreneurship both in practice and research, making the focus entirely on men. According to ILO (2006), scientific discourse about women's entrepreneurship and women owned and run organizations is indeed, a

phenomenon of the 1980s. Those women entrepreneurs, as shown by recent studies, are concentrated in SMEs. For example, according to the Ethiopian Central Statistics Authority (ESCA, 2004), almost 50% of all new jobs created in Ethiopia are attributable to SMEs and roughly 49% of such new businesses that were operational between 1991 and 2003 were owned by women. Also, according to Aregash as cited in Eshetu and Zeleke (2008), 98% of business firms in Ethiopia are SMEs.

The 3rd census of Ethiopia shows that of the total population of the country (73,918,505), 36,621,848 are females (ECSCA, 2007). This accounts for about 49.5% of the population. Ethiopia is among those African countries that are known by human resource potential, yet regardless of its potential, it does not utilize this labour force. This underutilization of the untapped potential is attributed to a lot of reasons which include the following; the inability to effectively use entrepreneurship in poverty reduction in general, and alleviating the problems among women who are susceptible to poverty in particular; the inability to bring about fundamental economic and social transformation; the inability to promote and enhance gender equality and women's empowerment.

This is attributed to a lot of obstacles that women entrepreneurs face (Amha & Admassie, 2008). Further, Amha and Admassie (2008) argue that, more than half of all women entrepreneurs in Africa often face gendered challenges related to establishing new businesses as well as operating or expanding existing businesses. They are disadvantaged due to culture, religion and tradition. Many women face difficulties in raising credit finance from banks as well as borrowing via informal networks (Amha and Admassie, 2008; 34). In order to make Zimbabwe and women themselves beneficiaries of this great potential, appropriate measures should be taken to reduce the bottlenecks that women entrepreneurs in SMEs encounter.

However, to remove the obstacles, there is need to first identify them, an exercise that this study seeks to undertake focusing on the case of Harare in Zimbabwe.

Among the cities of Africa, the capital city of Zimbabwe, that is, Harare, is one which holds a very large number of women entrepreneurs. In Zimbabwe as a whole, women's entrepreneurship problems are more pronounced in in the urban areas too. As such, if appropriate measures to address these problems are to be taken, identifying the problems or obstacles and factors associated with them is an inevitable precondition for finding solutions. Therefore, the aim of this research is to identify the major factors that affect the performance of women entrepreneurs, focusing on their level of participation in SMEs management in the city of Harare, in a bid to recommend the appropriate measures to be taken.

### **1.2 Statement of the problem**

Women entrepreneurs have a substantial contribution towards the socio-economic development of Zimbabwe and by extension, Africa in general. While scholars have done a great job of documenting the role of entrepreneurship in socio-economic development in the particular case of Zimbabwe, most such scholarship has not factored in women or even gender as a category of analysis (Gemechis 2007; ILO, 2008). This study thus seeks to fill in this gap by undertaking a study of entrepreneurship which focuses primarily on women's levels of participation in the management of SMEs and their performance in Zimbabwe's capital city, and hence business hub, Harare. The study is motivated by the realization that in the case of Zimbabwe, and Harare in particular, women constitute the larger proportion of entrepreneurs who run SMEs. But these women seem not to be contributing much to the country's economic development. In fact, despite the potential contributions of women entrepreneurs towards development, in Zimbabwe the entrepreneurship sector has continued to perform below expectations. It appears that, their participation and performance have been

constrained by various factors. The study focuses on understanding the factors constraining Harare women's level of women's participation in SMEs. It begins by assessing the level of women's performance in SMEs management in Harare so as to then unravel the constraints that they face in a bid to ultimately find informed solutions to mitigate such constraints.

### **1.3 Research Objectives**

#### **1.3.1. General Objective**

- To examine the factors constraining women's entrepreneurial participation and performance in the management of SMEs in urban Zimbabwe.

#### **1.3.2. Specific Objectives**

- To identify the forms of entrepreneurial activities undertaken by women in urban Zimbabwe, as exemplified by the case of Harare.
- To identify the socio-cultural roles that influence women entrepreneurs' participation in the day to day running of SMEs in Harare.
- To trace the factors accounting for the women entrepreneurs' level of success in managing their enterprises in the case of Harare.
- Suggest recommendations to improve the level of women participation in SMEs management.

### **1.4 Research Questions**

#### **1.4.1. General Question**

- What factors have constrained Zimbabwean women's entrepreneurial participation and performance in the management of SMEs?



#### **1.4.2. Specific Question**

- What are forms of entrepreneurial activities do women undertake in urban Zimbabwe, as exemplified by the case of Harare?
- What roles do women entrepreneurs undertake in the day to day running of SMEs in Harare specifically?
- What factors explain the women entrepreneurs' level of success in managing their enterprises in the case of Harare?
- What recommendations can be put in place to improve the level of women participation in SMEs management in Harare

#### **1.5 Significance of the study**

Because opportunities of getting employment in either governmental, non-governmental or private organizations is on the decline for them, women should actively participate at all levels of SMEs. In this way, they will create their own jobs and become entrepreneurs (Gemechis, 2007). However, this study is premised on the understanding that this possibility obtains only if the barriers against women's successful participation as entrepreneurs are solved. The study is thus significant to;

- 1. Women Entrepreneurs:** It can be one input to existing women entrepreneurs, potential entrepreneurs, and SMEs Ministry and Higher Education educators to alleviate the problems that women entrepreneurs face. To the women engaging in SMEs, the study also identified and analysed in its own operational context, the operational challenges that militate against growth of SMEs and how these affect the participation of women in the community under research which also made it possible for the researcher to suggest recommendations that can be implemented for the growth and sustainability of those SMEs so as to improve women participation in SMEs. This could therefore go a long way to enable the drafting of development

initiatives and possible programmes from both the private and public sectors in a bid to fill in the gaps and hence promoting the growth of sustainable SMEs that enables equal participation of men and women in SMEs

- 2. Government and Relevant Ministries:** It shows what areas of support that SMEs institutions and SMEs Ministry have to work on together. Since small scale enterprises feature prominently in Harare, a deeper understanding of how these enterprises evolve and grow could go a long way in providing a women perspective in the generation of a national industrial plan for these enterprises that could possibly cater for larger enterprises as well. This is because, the study provided crucial insights into possible or feasible desirable patterns of growth to these SMEs. The outcome of the research contributed in uncovering women specific policies and programmes that can facilitate the growth of SMEs. This might be beneficial to bodies and institutions whose work pivot on women in the SME sector in particular and the informal sector in general.
- 3. Midlands State University:** To MSU, this research was also poised to expand the general knowledge base for further research into the area of women empowerment, SMEs and the level of women participation in SMEs in Zimbabwe. This research, since more is not written in this area, it will also be an addition to the existing literature on the level of women participation in SMEs.
- 4. The researcher:** the research was an instrument in bringing about a deeper understanding of SMEs with specific focus on women and their contribution to SMEs development for benefit of individual and the country at large which is significantly aid to the researcher's career as a development practitioner.

## **1.5 Conceptual Framework**

In order to appreciate the level of women participation in SMEs management in Harare, there is need for a clear understanding of the concepts and definitions of entrepreneurship and SMEs and the relationship between the two terms.

### **1.5.1 Entrepreneurship**

Entrepreneurship is the bedrock for SMEs, just as SMEs result from entrepreneurial undertakings. The term entrepreneurship has a long history of evolution. It appeared in the French language much before there was any general concept of entrepreneurial function. It was derived from the French verb *entreprendre*, which means 'to undertake' (Kuratko & Richard, 2009: 4). Back in the 16th Century, Frenchmen who organised and managed the military and travelled were considered entrepreneurs, for their adventurous and risky endeavours. The term was also applied to other types of adventurous activities. Entrepreneurship should be differentiated from other means of earning money, like wage employment and self-employment. With regard to wage employment, a person works for others and is paid a fixed amount of money, the person has to follow the instructions and the engagement does not lead to greater wealth creation. Also in wage employment, a person can choose from various sectors, be it in the public sector or private sector. With regard to self employment, it is an individual's fulltime involvement in his/her own occupation and the individual decides how to organise his/her activities. Here, the person's income depends on the results of his/her activities with one or several clients and some amount of time control. This process has some similar characteristics with entrepreneurship. Both take risks, income depends on the results of activities carried out and both have multiple clients and variable amount of time control. The difference only lies in that, entrepreneurship is one step ahead of self-employment. Self employment can be viewed as an early stage of entrepreneurship. Entrepreneurship represents a terminal stage of the entrepreneurial process wherein after

setting up a venture one looks for diversification and growth, yet in a self-employment process, the entrepreneurship process creates a system, which can run by itself. It appears that entrepreneurship is more about ideas, innovations, creativity, using opportunities and taking strategic decisions. As such, the difference between self employment and entrepreneurship is much about ideas than the scale of business unit. One can argue that by their function, all entrepreneurs are self-employed persons but the reverse is not necessarily true, thus, not all self-employed persons are entrepreneurs.

Scholars such as McClelland (1961) have made significant contribution to the study of entrepreneurship. McClelland (1961) views entrepreneurship as a singular human skill. He feels that ‘innovation’ from a social perspective is important and relevant aspect of entrepreneurship. He leads the concept that innovation and creativity are key factors of any entrepreneurial success. In spite of a variety of definitions, entrepreneurship is perpetually an innovative process that requires an identification and seizing of an opportunity. It adds value through time, efforts, money, or skills for the benefit of the societies. The entrepreneur assumes the risks of the competitive marketplace to implement these ideas.

Perhaps, to understand the concept of entrepreneurship, one needs to identify who an entrepreneur is, how an entrepreneur can be recognised, and what the entrepreneurial process is. Grasping these concepts is important for this study on women participation in SMEs, so as to provide a rich background and insights into the entrepreneurial phenomenon. Wennekers and Thurik (1999) define, entrepreneurship as essentially a behavioural characteristic of a person. Therefore, entrepreneurship is not an occupation but rather a demonstration of entrepreneurial behaviour in a given condition. Gartner (1989: 64) observes that, “the entrepreneur is not a fixed state of existence; rather entrepreneurship is a role that individuals

undertake to create organisations". While innovation is a necessary element of entrepreneurship, innovation alone is not sufficient in explaining entrepreneurial behaviour because of the broad parameters of the function (McClelland and Winter, 1971; McClelland, 1961). Entrepreneurs usually have various constraints such as resource limitations, as represented by lack of finance capital. To circumvent such issues, they use creativity, social networking, and bargaining to obtain favours, deals, and action. A visionary entrepreneur needs to be alert for the right opportunities and be ready to face adversity (Zimmerer & Scarborough, 2005; Jennings, 1994). Entrepreneurs possess determination, self-confidence, and motivation to succeed. Due to visionary skills, entrepreneurs' are able to deal with unexpected obstacles (Zimmerer & Scarborough, 2005).

### **1.5.2 Women entrepreneurship**

Women entrepreneur is a person who accepts challenging role to meet her personal need and become economically independent. There are economic, social, religious, cultural and other factors existing in the society which responsible for the emergency of the entrepreneurs. "Women entrepreneur refers equally to someone who has started a one women business to someone who is a principal in family business or partnership or to someone who is shareholder in a public company which she runs". The Government of India has defined a women entrepreneur is "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women ".

After defining an entrepreneur and the process of entrepreneurship, it is critical to note that the term entrepreneur is ideally gender neutral, holding true for both sexes. Unfortunately, this argument is not valid because both the process and the study of the process have an explicit or implicit gender bias. Despite the claim of gender neutrality, the common gender

neutral understandings of entrepreneurship have severe constraints. Nielsen and Kjeldsen (2000) and Taylor and Newcomer (2005) observe that the tendency worldwide has been to identify entrepreneurs in terms of masculine characteristics. All the theories regarding different aspects of entrepreneurship have been developed for men and about men (Taylor and Newcomer, 2005; OECD, 2004; Nielsen & Kjeldsen, 2000; Spring & McDade, 1998).

Based on the comparative study of men and women entrepreneurs, many critics have suggested that it may downplay the contribution of women-owned businesses by emphasising on masculine performance indicators as mentioned by Fenwick (2001:1), “In small business literature, women are sometimes portrayed as scarce, requiring training to compete with traditional male business models measuring success according to profit, growth and size”. Therefore, it may be possible that the women might have different barriers and different intentions, compared to their male counterparts to become an entrepreneur. Here are some highlights of the important characteristics as mentioned in various studies about women entrepreneurs:

- i. Women entrepreneurs are generally well educated and more experienced. Therefore, they often provide innovative and new solutions to organisational problems (Maysami & Goby, 1999).
- ii. In comparison to men, women entrepreneurs are late starters. This can be primarily attributed to women’s role in the family (Boden & Nuci, 2000).
- iii. In most cases, the women entrepreneurs are found to be married and with children. This once again indicates that household responsibilities still lie with women (Holmquist & Sundin, 1989).
- iv. The educational level of female entrepreneurs tends to be higher than the waged workers (Kovalainen, 1993; Scott 1986).

- v. Women's participation in retail and service sector is greater than their participation in industrial and other sectors (Hisrich & Brush 1984; Kovalainen 1993).
- vi. Women entrepreneurs are found to be more satisfied with their business ownership (Cooper & Artz, 1995).
- vii. Moore and Buttner (1997) states that women started their own business with a desire for self- determination and for a career challenge, and they wanted to earn respect, recognition and selfesteem. No doubt, entrepreneurship primarily emerges from a survival instinct that motivates women to start a business (Moore & Buttner 1997: 34-36).

**Small To Medium Enterprise- SMEs** - Small income generating units owned and managed by entrepreneurs who work in it themselves, from which they derive their livelihood, which employ very few people if any, mainly relying on family members and using very little capital. In the Zimbabwean context SMEs have been defined and determined by the number of employees, annual turnover and asset base. According to the MSMED in the SMEs Act, SMEs are recognized and classified as SMEs if they meet the number of employees, asset base and the legal structure for an enterprise as shown in fig. 1 below;

**Table 1. Title: Classification of Micro, Small and Medium Enterprises.**

Sector or sub-sector of Economy	Size or class	Maximum number of fulltime employees	Maximum total annual turnover	Maximum gross value of immovable assets
Manufacturing	Medium	75	1000 000	1000 000
	Small	40	500 000	500 000
	Micro	5	30 000	30 000
Services	Medium	75	1000 000	500 000
	Small	30	500 000	250 000
	Micro	5	30 000	10 000

*Source: Adopted from SMEs ACT: Section 2*

In this study, a workable definition of an SME is any enterprise, formal or informal, with between 4 – 20 workers. This is because most SMEs predominantly emerge on a family basis and later incorporate other external people through their employment creation nature.

Characteristics of SMEs and relationship to entrepreneurship.

## **1.6 Theoretical framework on Women Entrepreneurship and SMEs**

### **1.6.1 Sociological theory**

Any authentic research is backed by a theory. Social inequality is an unconsciously evolved device by which societies ensure that the most qualified persons conscientiously fill the most important positions. Davis and Moore (1945) in an article that first articulated the functionalist theory summarized this position. They argue that the inequalities in power, wealth or prestige are related to functional needs of society and that some roles are more vital than others; that some entail more important societal functions and require more expertise and training. The Davis and Moore hypothesis argues that inequality in this view is inevitable and in no society can all roles be of equal importance.

Talcott Parsons (1951) version of the functionalist theory takes a somewhat different slant. He argues that those qualities, possessions, and performances that are functionally important, that is, meet survival needs are reflected in cultural values of society because values represent definition of what is good and what is bad. According to Turner (1986: 141) in Lindsey, (1997) those who revealed these valued attributes are given more power, wealth and prestige.

Karl Marx (1959) also argued that social structure rooted in economic production and class relation always shaped social action and even culture. This is the reason why peasant economies of the Middle Ages gave rise to strong communities and religious faith while the industrial capitalist economies of the modern era bred individualism. In the view of Marx, there is room for social action, but it is never free from the influence of previous actions and



above all social structure. Marx wrote that men make their own history, but they do not make it under circumstances chosen by themselves, rather under circumstances directly encountered, given and transmitted from the past (Turner, 1986:141 in Lindsey, 1997).

In another perspective, Hagen (1962) in pursuit of the McClelland's need theory, was primarily concerned with the socio-historical process which produces the psychological needs behind the entrepreneurial disposition and less with the specific causal connections between such needs and the performance of entrepreneurs. Further to the achievement of McClelland, Hagen incorporates other needs such as intelligence, world news and environment (Akeredolu-Ale, 1975). Sociological theorists of entrepreneurship have been preoccupied with the analysis of need distribution among members of a society and strongly criticized the notion that the most fundamental causal factors behind the emergence and performance of entrepreneurs are psychological. Worldwide, there is an increasing interest in the development of SMEs and entrepreneurship. The benefits of SMEs are due to various factors that is employment generation, potential exporter, and innovation, among others which generally contribute to economic development (OECD, 1998; Illeris, 1989).

The growing interest in SMEs are not limited to Western European countries and the United States but in Africa and other parts of the world as well. SMEs serve as the key of sustaining economic growth and equitable development in developing countries. SMEs use the potential of the indigenous sector as an engine for growth, using local resources and appropriate technology. They are seen as an alternative development model to the traditional large-scale intensive 'stage of growth' paradigm in developing economies (Benet & MacCoshan, 1993). Women are mostly concentrated in SMEs as noted by Fielden and Davidson (2005); McDade and Spring (2005) and Butler (2003). In various developing countries including Zimbabwe, women are predominantly involved in the SME sector (McDade & Spring, 2005; Tinker,

1990). Therefore, the review of past research in SMEs and women entrepreneurship can shed some light on the activities of women in these enterprises. Against this background, the involvement of Zimbabwean women entrepreneurs in SMEs will be explored. Kabeer finds women's empowerment as a process through which women gain the ability to take ownership and control of their lives (Kabeer 2001). A number of researchers find that women entrepreneurs, when compared to their male counterparts, are more involved in SMEs. They are found to be very successful in the sector and are reported to be growing at a rate faster than the overall economy, in several countries. Tinker (1990) finds that enterprises operated by women pivot around SMEs in trades and services. Tinker further reveals that compared to male enterprises, female enterprises are mainly SMEs based in developing countries. Consistent with these research findings. Kumar (2007) mentions that millions of women entrepreneurs are linked indirectly to the international market through SMEs. The enterprises involving women are concentrated in SME sectors like agriculture, textiles, and clothing, packed food and snacks and beauty parlours among others. Swarajyalkshmi and Panthulu (1998: 3) argue that women prefer businesses that can easily be tuned with family life by looking after their children and their household while also earning some income.

Tiwari, (1998) opines that, basically the women entrepreneurs use raw materials available locally and simple tools, machinery and equipment that are largely less capital intensive. However, they are scattered in all parts of the country. He argues that the women entrepreneurs would maintain a balance between family and work, leading to family well-being and improving social cohesion.

The positive impact and contribution of these women to the Zimbabwean economy in general and towards their own well-being is thus very significant. They engage in many

economically productive ventures. However, in Zimbabwe, it remains to be seen as to their level of successful participation and the factors that explain such levels, be they high or low.

Relating the above theory to the study, the women all over the world and Harare in particular are lagging behind their counterparts in terms of power, wealth and prestige. The reason behind this is that the women are not given the chance to gain adequate talent training, resources, capital and technology that will enable them to assume statuses of high command for meeting the survival requisites of the society and hence found it prudent to explore the influential and superior positions in the running of small scale enterprises hence the growth and development of SMEs.

### **1.6.2 Gender Equality in SMES**

Gender equality refers to a socio-economic condition, where women and men enjoy the same opportunities, rights and obligations in all spheres of life. Kabeer (1991) argues that gender can be seen as the process by which individuals who are born into biological categories of male or female become the social categories of men and women through the acquisition of locally defined attributes of masculinity and femininity. She further claims that the aim of gender training is to distinguish between what is natural and biological and what is socially and culturally constructed (Kabeer, 1991). A similar approach can be observed in the views of O'leary (1997) who finds that gender is a concept that refers to a system of roles and relationships between women and men that are determined biologically but in the social, political and economic context. This means that, sex is biological and whereas the gender is socially constructed. Gender refers to the social attributes and opportunities related with being male and female and the relationships between women and men and girls and boys, and also the relationship between women and women and those between men and men. Gender spells what is expected, allowed and valued in a woman or a man in a given context. In societies there are differences and inequalities between the responsibilities assigned to

women and men. This applies to the socially ascribed activities undertaken, access to and control over resources, plus decision-making opportunities given to men compared to women. Equality does not imply that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. It also implies that the interests, needs and priorities of both women and men are taken into consideration, recognising the diversity of different groups of women and men. Gender equality is not a women's issue as often perceived, but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centred development.

Kabeer (2003) points out that if gender inequality is not the only, or even the most marked form of inequality in a society, it is the most pervasive. Its pervasiveness cuts across all other forms of socioeconomic differentiation, being found among rich as well as poor groups, racially dominant as well as racially subordinate groups. Gender inequality is viewed as distinct from other forms of economic and social inequalities. It dates back from pre-existing differences in economic endowments between women and men but also from pre-existing gendered social norms and social perceptions.

Sen (2001) argues that there are various types of gender disparities in societies. The first type is *natality inequality*. Here a preference is given for boys over girls. In many male-dominated societies such as some parts of Zimbabwe, gender inequality is noticeable in the form of '*son-preference*'. This is quite common in South Asia as well. Second is *professional or employment inequality* where women often face greater handicap than men in terms of employment and promotion. Third is *ownership inequality* obtaining in many societies with

ownership of property being very unequal. This absence of claims to property reduces the voice of women, and make it harder for women to enter and flourish in commercial, economic and even some social activities. The fourth type is *household inequality*. For instance, where there are no clear signs of anti-female bias, the family arrangements can be quite unequal in terms of sharing the burden of household work and child care. It is quite common in Zimbabwe to take it for granted that while men will naturally work outside the home, women could do it if and only if they could combine it with various inescapable and unequally shared household duties. Fifth is *special opportunity inequality*. This occurs when there is relatively little difference in basic facilities including schooling. The opportunities of higher education may be far fewer for young women than for young men. This gender bias in higher education and professional training can be observed even in some of the richest countries in the world. The sixth type is *mortality inequality*. In some parts of the world, inequality between women and men directly involves matters of life and death. It takes the brutal form of unusually high mortality rates of women. The seventh and last type is *basic facility inequality*, prevalent in Asia, Africa, and Latin America where girls are granted less opportunities for schooling than boys (Sen, 2001). When women are not allowed to fully participate in social, political and economic activities, the society remains devoid of participation and service by half of its population. Developing countries, including Zimbabwe, have displayed gender inequality in education, employment and health, resulting in girls and women suffering from high mortality rates. Zimbabwe has witnessed gender inequality from its early history due to its socio-economic and religious practices that resulted in a wide gap between the position of men and women in the society.

UNFPA (2011) states that equality between men and women exists when both sexes are able to share equal distribution of power and influence; have equal opportunities for financial

independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. For centuries, in Zimbabwe, the women were considered as an oppressed section of the society and they were neglected. During the national struggle for independence in India, Mahatma Gandhi gave a call for the emancipation of women. He did not compromise on the matter of women's rights. He argued that woman complements man, and is not necessarily inferior. Therefore, it was an important consideration in post-independent Zimbabwe to provide a new constitution (though in 2013) to the people, which would not discriminate between men and women on the basis of sex.

### **1.6.3 Factors Responsible for Gender Inequality in Zimbabwe**

Women represent half of the world's population and yet comprise a shocking average seventy percent of the world's poor (GPIB, 2010). They face a litany of injustice, discrimination and obstacles that get in the way of achieving their basic needs of good health, safe childbirth, education and employment (GPIB, 2010). Women also do most of the work in world and own less than two percent of world's property. Further, women make less than ten percent of world's head of states, business corporations and international organisations. The disparity is more startling and evident in the economic sphere. This disparity widens even more in developing countries (Singh, 2008). In South Asia, labour force participation among women stood at less than 40% in 2009 – a gap of around 43 percentage points relative to men (Sihgh, 2008). This gap appears to be larger than in all other regions in the world except the Middle East and North Africa. According to ILO (2011:46), in 2000, only 33.9% of working-aged women were employed in South Asia. By 2010 this figure had increased to 38%. A much larger share of women (71.2%) was working in the agricultural sector in comparison to men (45.5%). As this sector typically has the lowest average levels of labour

productivity, this provides strong evidence that women who do manage to work are disproportionately engaged in low-productivity employment.

In Zimbabwe, larger sections of women are engaged in vulnerable employment than men, with gender-based gaps particularly larger in rural areas. The International Labour Organisation (ILO, 2011) defines vulnerable employment as the sum of own-account workers and contributing family workers. Women are less likely to have formal work arrangements, and are therefore more likely to lack decent working conditions, adequate social security and ‘voice’ through effective representation by trade unions and similar organizations. Vulnerable employment is often underpinned by inadequate earnings, low productivity and difficult conditions of work that undermine workers’ fundamental rights. South Asia is reported to have had the highest rate of vulnerable employment among all regions in the world at 78.5% of total employment in 2009. This is a marked decline in recent years, as it was 81.1% in 1999.

Broadly speaking, the understanding of societies about gender is deeply patriarchal all over the world, regardless of religion, race, and ethnicity, level of economic development or type of political system. In Zimbabwe, due to the prevalent cultural and traditional factors, the inequality can be seen in every sphere of women’s life (housework and child care, education, labour market and low paid wage etc.).

Gender inequality in the labour market remains a pervasive feature for Zimbabwe. The occupational sex-segregation present in Zimbabwean labour market led to the low economic participation of women in the labour market. Although, over the years, there has been an increase in the level of employment of women in sectors such as financial services and personal services, mainly due to improved access to education, and technological

advancement. It can be said that women workers in Zimbabwe do have very specific experiences in the labour market, which are dependent upon dynamics of age, location, education level, class and other factors. These factors are embedded in patriarchal values and institutions which have an impact on the economic opportunities that avail themselves to women, and the choices made by women. Suffice it to say that, fight for gender equality is not a fight against men. It could be a fight against traditions that have chained them or a fight against attitudes that are ingrained in the society. Zimbabwean society must recognise and accept that men and women are equal partners in life holding their own identity.

### **1.7 Economic Theory**

These theorists saw an entrepreneur as an agent of economic change and argued that changes either in the environment or organization are a transformation that can occur as a result of the reaction to some economic forces. Economists have an assumption that entrepreneurs behave rationally towards some economic forces (business opportunities, resources etc.) that result in change of environment surrounding the enterprise. Entrepreneurship was seen as a process or positive event that is indispensable to every economic revolution. Without entrepreneurs, the other factors of production such as land, labour and capital cannot transform themselves into economic value (product and services). For Knight (1978), entrepreneurs are agents that bear risks and uncertainty. But Kirzner (1999) argues that economic theorists view competition as a motivating factor for the acquisition of entrepreneurial skill. Women entrepreneurs are not an exception from this economic perspective to entrepreneurial study because they play a distinct role in the market system through their ability to manage and control other factors of production.



### **1.7.1 Contributions of women entrepreneurs in economic development**

Fundamentally, entrepreneurship does not discriminate against sex, colour, height, individuals, race or culture. Women, though different in their biological make up, play equal roles with their male counterparts in economic development. As alluded to before, an entrepreneur is: a person who assumes the risks associated with uncertainty, an innovator, a decision maker, an industrial leader, an organizer and a co-ordinator of economic resources, a contractor, a resource allocator, a person who realizes a start-up of a new business, an employer of other factors of production, the owner of an enterprise, manager or super rider, a person who supplies financial capital (Wennekers, 1999). Women entrepreneurship development has been recognized as important because of the contributions of women to the economic development in both developed and less developed countries. Ayogu and Agu (2015:197-8) posit that women entrepreneurs therefore enhance economic development through:

- **Employment creation:** Women entrepreneurship development can help women owned businesses generate more income which then can be used to support their households and improve their family welfare outcomes (Thomson, 2002). This income can help women to start and grow their businesses, which will in turn help them to offer employment to others in their community.
- **Poverty alleviation:** Many women support themselves and their families through the income they receive from their entrepreneurial activities (Kantor, 1999). Women also are more involved in organizing programmes that focus on empowering women and youths for poverty alleviation.
- **Economic Vitality:** Economic vitality is a necessary condition for achieving social vitality which improves the standard of living of the citizens of nation. Important factors that make living attractive are flow of information, education, health, housing

and transportation which are developed and sustained through entrepreneurship. The easiest approach to economic vitality is through women entrepreneurship development. Women have been known for their ability to combine different activities that have the potential to enhance the standards of living and quality of life of the citizens. Floro (2001) argues that women are more likely to juggle their working time between the market sector and non-market economic activities. Non-market production, whether it involves subsistence crop production, water and fuel gathering, food preparation and housecleaning or care for the children and elderly is a crucial element in determining the quality of life.

- **Economic and socio-political empowerment:** Women now have access to and control over income and working conditions. This has empowered them for full involvement and participation in economic, social and political policy making that might result in changes in gender inequality and discrimination, especially in the labour market. It is believed that with self-employment and entrepreneurship, women gain confidence, self-esteem and decisionmaking experience leading to greater control over their lives in social, economic and political spheres (Kantor, 1999).
- **Financial sustainability:** Small enterprises tend to have the flexibility and innovativeness that are critical business needs in developing economies. As women form micro and macro enterprises and bring their values, products and services to the market place, they become involved in changing the face of the nation's business. As Shane (1992) notes, women entrepreneurs tend to take a holistic approach to balanced life, work, family, economic, and cultural values. They integrate economic techniques such as job training, job creation, marketing and management with work place innovations such as flexible scheduling, and childcare, among others.

### **1.7.2 Economic growth**

Kantor (1999) observes that, the increasing prominence of women in entrepreneurship has positive contributions to the country's GDP and Gross National Income (GNI). This observation is corroborated by Kerta, (1993)'s argument that, statistically, more than 30% of the contributions of a country' s GDP, comes from women that are self-employed, especially in micro and small sized enterprises. This sector of business and its entrepreneurial characteristics are viewed by many to be central to innovation and are considered the engine of economic growth (Ayogu & Agu, 2015).

### **1.7.3 Wealth creation**

Wealth creation and social vitality are the economic goals of both men and women entrepreneurs, but women entrepreneurs usually combine their efforts to form a strong base either in the rural or urban areas and channel the same towards economic development. Thomson(2002) points out that, teamwork, networking and managerial competence have been recommended as good promotional strategies that can be adopted by women entrepreneurs to pull their resources together towards best business practices, contacts, and references. Also, business networks can help women identify and secure partners for future transactions.

### **1.7.4 Economic**

Job creation both for the women and others can be a panacea for the increasing unemployment/under employment rate in the country. Women are afforded opportunities to create their own businesses and make adequate use of their acquired skills and training.

### **1.7.5 Social**

Women are contributing immensely to both their families and the communities. Most of the women-owned enterprises are serving not only the communities but also larger business

organizations. They also offer women the possibilities of effectively managing their dual roles as career women and as mothers at home.

#### **1.7.6 Political**

As argued by Thomson (2002) although politically, there are few women in political position. Encouraging women enterprise will considerably help to reduce the disparities between women and men, increase women's autonomy and allow them to play a more active role in the political and economic life of their country. In Zimbabwe, women play important roles in small enterprise development. They are mostly involved in crafts, weaving of sweaters for school children, mat making; farming of food crops, livestock, fish and poultry, mortar and pestle making, retail and wholesale trade. Most of the businesses like skin care and beauty businesses, cosmetics, restaurants, café, wholesale and retail shops are owned and run by women in Harare.

#### **1.8 Limitations of the study**

The researcher faced some challenges while doing this study. To begin with, the fact that the majority of the respondents' educational background is low created some lack of competence in filling in out the questionnaire. Besides this, others saw the questionnaire as politically motivated. However, the researcher explained thoroughly the motives of the research to try and dispel such fears. Furthermore, since respondents are committed to tight work schedules, some proved unwilling to fill the questionnaires. Hence, some did not like to divert from their work schedules to fill out the questionnaire and others did not return the questionnaire administered to them back to the researcher. Lastly, since the respondents are scattered in different sites, some difficulties were faced in the administration of the research instruments. However, the researcher tried to mitigate these constraints by, among other interventions,

fully explaining to the respondents that this was a purely academic engagement meant to satisfy the requirements for a Master of Arts Degree in Development Studies,

### **1.9 Delimitations of the study**

There are different issues that can be researched in relation to women entrepreneurs. But, this study is delimited to the key factors affecting and explaining the level of participation of women entrepreneurs in SMEs management. The study focuses on Harare women entrepreneurs as the case study. Of the interest the study focused on Harare because of its convenience in terms of location to the researcher also the population density of SMEs in the area was high and hence enabled for a significant sample size for the study to enhance validity and reliability. It was also noted that urban areas have a greater number of functional SMEs who fit the standard characteristics in terms of size, period of operations as well as turnover as compared to rural areas. This is because the availability of market is greater as consumption of services and products is higher in urban areas than in rural areas. Harare tends to be a unique urban zone which favoured this particularly research because it is the capital city of Zimbabwe.

### **1.10 Ethical consideration**

The research was carried out while taking full cognisance of all aspects of the ethical considerations of research as proposed by Leedy and Ormrod (2010). This means that both the researcher and all participants had to be reasonably protected from harm

In planning and conducting the research, as well as in reporting research findings, the researcher therefore promised to fulfill several obligations in order to meet universally accepted ethical standards. First, the research study was planned so that the chance for misleading results was minimised. The researcher further agreed to comply with the following principles, which aimed at protecting the dignity and privacy of every individual

who, in the course of the research, was requested to provide personal or commercially valuable information about him/herself or others:

Before an individual became a participant of research, he/she was notified of:

- The aims, methods anticipated benefits and potential hazards of the research;
- His/her right to abstain from participation in the research and his/her right to terminate at any time his/her participation; and
- The confidential nature of his/her replies.

No individual was to become a participant to research unless he/she was given the due notice and provided a freely given consent that he/she agreed to participate. No pressure or inducement of any kind was applied to encourage an individual to participate in the research.

The identity of individuals from whom information was obtained in the course of the research was to be kept confidential. At the conclusion of the research, any information that revealed the identity of individuals who were interviewed as part of the research was to be destroyed or safely stored unless the individual concerned has consented in writing to its inclusion beforehand. No information revealing the identity of any individual would be included in the final report or in any other communication prepared in the course of the research unless the individual concerned has consented in writing to its inclusion beforehand.

### **1.11 Structure of the dissertation and conclusion**

**Chapter One:** The introductory chapter primarily presents the background, research questions, and research objectives, significance of the study, conceptual framework, theoretical framework and limitations of the study.

**Chapter Two:** The second chapter deals with the review of related literature.

**Chapter Three:** This chapter discusses the research methodology adopted in this study. It involves an assessment of women participation in SMEs using mainly qualitative data within a case study approach.

**Chapter Four:** This chapter involves data presentation, discussion and analysis.

**Chapter five:** This chapter focuses on main findings, conclusions and recommendations.

### **1.12 Chapter Summary**

In this chapter researcher has introduced the study on the constraints faced by female entrepreneurs in running and managing their enterprises in Harare, the capital of Zimbabwe. It has offered the background of the study, statement of the problem, purpose and significance of the study, research questions, research objectives, and significance of the study, delimitation of the study, conceptual framework, theoretical framework and limitation of the study, ethical considerations and structure of the dissertation. The next chapter contextualise the study within existing literature on SMEs and on female entrepreneurship within SMEs in particular.

## **Chapter 2: Literature Review**

### **2.0 Introduction**

In this chapter, a review of related literature will be made. This is so that a better understanding of the topic under study is possible and to inform the reader about the global and the contextualised issues in Zimbabwe.

#### **2.1.0 Global perspective**

In this section the discussion takes a global view before getting to the Zimbabwean perspective. Globally, SMEs are being hailed for their pivotal role in promoting grassroots economic growth and equitable sustainable development. Literature noted that in the USA and EU countries it is estimated that SMEs contribute 40-60 percent to Gross Domestic Product and 30 to 60 percent in exports. It is also highlighted that Asian Tigers such as India, Indonesia, China, Malaysia, Japan and South Korea also have thriving SME sectors contributing between 70 to 90 percent in employment and an estimated of over 40 percent contribution in their respective GDPs (SBC,2016). Whilst in African power houses such as South Africa, Egypt, Nigeria and Kenya, the SME sector is estimated to contribute over 70 percent in employment, and 30 to 40 percent contribution to GDP. Empirical evidence according to Mbendi (2003) indicates that SMEs in Zimbabwe contribute less than 5 percent to GDP. SMEs are confronted by a number of opportunities and challenges. Some of these opportunities and challenges are caused by the SMEs themselves, some are caused by the corporate world while others are caused by government policies and legislation.

#### **2.1.1 Individual level**

It is significant to be able to track the participation of women relative to men in the labour force in order to establish the absolute and comparative involvement of the two sexes in self-



employment. Self-employment functions at this level of investigation as an indicator of entrepreneurship, because it can be considered as a precondition to entrepreneurship. In other words, if there is no entrepreneurship at all, there will be no self-employment. These individual level data have to take into account both the level of education and the industry affiliation of the individuals beside basic variables such as age and income level. This is critical because labour force participation stands for an important base rate for contribution in entrepreneurship. Industry affiliation and education or job experience are vital because they represent the kind of knowledge a person has access to and the kind of opportunities available to her or him.

Research has quite revealed that most people start firms in industries where they have worked previously (Brüderl, Preisendörfer & Ziegler, 1992; Phillips, 2002; Romanelli, 1989). This means, the higher the number of women participating in the labour force the higher the probability that they will also engage in self-employment. Where in the economy they are employed is also essential. For instance, as noted by Delmar and Davidsson (2000) the Swedish labour market is highly segregated and most women work in the public sector; the demand for entrepreneurial initiative where their competence is needed is small as the market is a state monopoly. And, as in most economies, there are large difference in education between women and men. Women are in general overrepresented in the humanities and underrepresented in science and technology related fields. This means that women will be overrepresented in other fields and less present in industries where a formal education in science and technology is required. Therefore it is expected that, fewer women would be engaged in entrepreneurship based on technological innovations. Where the labour market is segregated, it follows that entrepreneurship will also be segregated. Men and women will only engage in entrepreneurial activities where they have some previous knowledge and

experience. As such, very much of what is observed when studying the industry and firm level can be traced back to the function of the labour market.

This has to be considered when trying to explain the distinction between men's and women's entrepreneurship. An unanswered question is to what extent is this distinction between men's and women's probability to engage in entrepreneurial activities related to the fact that access to information and knowledge and to opportunities are segregated because of differences in educational affiliation and industry. In view of Davis and Aldrich, (2003) it may appear that, the career history of men compared to that of women are of great importance since the career history represents the way knowledge has been accumulated and how experience has been gained. The thrust here is somewhat on tracking individuals over time so that cross sectional effects can be differentiated from time related effects. Career histories focus more on transitions into and out of significant events, like employment, self-employment, education and being unemployed. Information on career history allows researchers to understand the changing context within which individuals engage in entrepreneurial activities, and the role that entrepreneurship plays in people's careers. As the OECD (2004: 22) puts it,

"such information allows us to understand how long people on average stay self-employed, how many spells of self-employment they have in their career and whether or not self-employment leads to a better life situation or not (important social and financial benefits). These are important questions to address because they are closely related to the opportunities that are exploited and how, as well as the status entrepreneurship has in society (financial and social benefits derived from entrepreneurship)".

This enables the researcher to answer questions on whether or not people tend to repeat their behaviour. Where entrepreneurship is viewed by the general population positive, then one

can expect more people with different backgrounds to engage in entrepreneurship several times. As such, entrepreneurial experience becomes a prevalent feature of society, but if it is viewed negatively then one can expect fewer people to engage in entrepreneurship, and generally restricted to specific backgrounds (that is, coming from a social group where entrepreneurship is highly regarded) or perhaps tried only once because the entrepreneurial experience does not lead to any significant social and financial benefits.

For instance, in a study carried out in Sweden on the science and technology labour force's career history and its involvement in self-employment, revealed that of those engaging in self-employment 30% only stayed one year self-employed and very few repeated the experience over the eleven year period studied (1990-2000) (Delmar, Sjöberg & Wiklund, 2003). The study also showed that, about 12% of the science and technology labour force was at any time engaged in self-employment compared to 10% for the total labour force. At least for this group (which is seen as a very important source of entrepreneurship), other career alternatives had a better return. The study revealed important differences between men and women in their willingness to engage in entrepreneurship even when education and the effect of base rates were controlled.

### **2.1.2 Firm level**

OECD (2004) argues for the need for data on women's small business ownership to be gathered on a regular basis. Except, Germany and the United States, it is still not known what the actual economic impact of women's entrepreneurship is in most OECD member countries. On the other hand, it is known that they create jobs, substantial sales and that self-employment represents an important career alternative for many women. There is a need to gather data on ownership by sex in the small business sector, sales achieved and employment as is the focus of this study on Harare's urban. These data are fundamental in order to be able

to assess the size (employment and sales) distribution of women owned firms versus firms owned by men and levels of operation.

While it may not be enough to assess accurately the development of women's entrepreneurship in general as there exist a number of specific problems related to the nature of women's entrepreneurship, as a starting point, industry is central because there exist significant differences in relation to where men and women establish their firms (Brush & Hisrich, 1999; EC, 2002). Women are mostly disposed to start in the service sector, more so in industries like retail, healthcare and education. The characteristics in terms of average firm size and age or innovativeness are dependent on industry, hence a careful analysis of women's entrepreneurship should also control for industry differences. Industry affiliation is therefore critical to be able to assess how women's entrepreneurship affects the economy and if there are any differences between the two groups. However, this data can partly address the issues discovered in the research literature related to women's entrepreneurship only.

According to Brush and Hisrich (1999), based on current knowledge, particularly concerning developed economies, women represent a rapidly growing group in the small business sector. The reason being that women's entrepreneurship has started from a relatively small base rate. Moreover, there is reason to believe that women owned firms differ in their performance from the performance of men owned firms. For Francoa and Jouhette (2002) depending on which economy is studied we can expect differences in the probability of survival, probability for firm growth and probability in achieving financial returns. For instance, it is known that in the European Union, firms owned by women are significantly more likely to have no employees compared to firms owned by men. The issue of the growing population needs to be addressed first as it has an important impact on the assessment of firm performance. If there is a rapidly growing group in a population, that group will

automatically have some properties that the rest of the population will not have. In the case of the small and medium sized firm sector, this group of firm will be on average younger and smaller than the rest of the population and therefore suffer from liabilities of age and smallness (Aldrich & Auster, 1986; Stinchcombe, 1965). Basically as a group, it will have a higher probability of failure than older, larger and longer established firms. Such liabilities have been well established in research and have been proven valid for a number of countries and economic settings. It means that, women owned firms in general may have a higher probability of failure, compared to the existing population. Not because they are owned by women as such, but because they are in general young and small firms. Therefore in order to know if there is a sex bias present there is need to control for age, size and industry of the investigated firms. Only then, can we correctly control for these three variables simultaneously and seriously advance our knowledge in the field. Hence we need information about when firms are created, their entry in the industry. If there is control for age, there is also need to follow cohorts of firms and see how they develop in terms of survival, growth and financial performance. This way one can more correctly estimate the exact impact of the potential sex bias.

## **2.2 Empirical Literature on women participation-Global perspective**

Based on a study of 436 women business establishments in the state of Terengganu in Malaysia Mansor and Mat (2010) observed that environmental factors influence women's involvement in entrepreneurship include access to credit markets, experience, availability of technically skilled labour force, market access, and government regulations. They are constrained in their access to formal bank credit as they are perceived to be risky borrowers due to lack of adequate collateral. This notion is more pronounced in cultural settings where the women have less land and property rights as compared to men, and deemed unable to offer to the banks the preferred type of collateral which is usually land and property. In a

study of 63 women entrepreneurs in Turkey, Simsek and Uzay (2009) concluded that the main problems encountered by women included financial constraints, balancing family and business life and inexperience. They also suffered stress caused by time pressure, mental tiredness, balancing family and business life, physical tiredness and excessive expectations from men. Critical factors that contributed to success of women entrepreneurs included self-confidence, bravery, communication skills and level of education. Also, the desire to improve their standard of living is a key factor that influences women's entrepreneurship. In a study in Ghana, Chamlee-Wright (1997), observed that entrepreneurship is often a way out of poverty especially for women who have fewer opportunities in established labour markets. But, SMEs face a number of constraints that hinder their growth potential such as lack of access to external finance (Pissarides et al 2003; Lin & Lin 2001; Beck & Demirguc-Kunt 2006), regulatory and tax constraints (Levy 1993; Djankov, La Porta, Lopezde-Silanes & Shleiler, 2000). In Botswana, Mukras (2003) argued that, in order to strengthen SMEs as a poverty reduction measure SMEs should be provided with capital at affordable interest rates and capacity building. And that, deliberate effort should be made in encouraging the advancement of women in SMEs to correct the imbalance in economic opportunities as well as to facilitate greater involvement of women in SMEs. In a study of the extent of access to the banking sector by SMEs in Botswana, Hinton, Mokobi, and Sprokel (2006) found that, approximately 15 percent of the SMEs were unbanked, with the highest proportion being small enterprises. The vast majority of employees of small enterprises were unbanked. The study concluded that increasing SMEs' access to external finance could improve the growth of SMEs in Botswana.

Kapunda *et al* (2007) found that women had difficulties in raising the necessary finance, as well as in competing and accessing markets when compared with their male counterparts in a

study on factors affecting the performance of female owned SMEs, The study revealed that the other challenges faced by SMEs included non-payment of outstanding accounts by clients; stiff competition and lack of market for their goods or services. In a study of factors which contribute to the perceived success or failure of SMEs in Botswana, Temtime and Pansiri (2004) reported that human resource development, managerial background and organizational development had significant influence on the performance of SMEs. The conclusions from the above literature is that

SMEs play an important role in improving livelihoods, especially of the women who are the dominant players in the SME sector. However the growth of SMEs is hindered by constrained access to external finance from the banking sector, lack of capacity building, and government regulations that are not sensitive to the unique needs of SMEs especially for women.

### **2.3 Zimbabwe and SMEs in brief**

Zimbabwe being a landlocked country is surrounded by Namibia, Mozambique, South Africa, Botswana, Zambia and Malawi. She is endowed with natural resources such as high abundance of sunlight, precipitation and water bodies which gives the country a high potential for agriculture (arable land of about 390 757 km<sup>2</sup>) and has the Victoria Falls which is one of the seven wonders of the world. It is rich in minerals such as diamonds (about 25% of the world supply), platinum group of metals, gold, tantalite, chrome, iron ore, copper, nickel and others. It is rich with flora and fauna and a home to the big five. The country has a young population of 13.06 million with a life expectancy of 60 years. It is composed of three ethnic groups and languages namely Shona (82%),

Ndebele (14%), others (4%). The official language used is English although languages such as Shona and Ndebele are widely used in Mashonaland provinces and Matebeleland

provinces respectively. The major dominating religions in Zimbabwe are Christianity 75%; Indigenous

Beliefs: 24%; other: 1%. Zimbabwe is currently using multicurrency as its official currencies (USD, SA Rand, Botswana pula and Euro. Remarkably Zimbabwe is one countries with the highest literacy rate in Africa.

It was once a British colony and gained independence in 1980. In 2000, the country embarked on land reform which led to many landless Zimbabweans getting access to their native land. The country also proceeded with the Economic Empowerment and Indigenisation policy (51/49%), where foreigners were asked to cede 51 per cent shares of their companies operating in Zimbabwe to locals. Due to the land reform and Economic Empowerment and Indigenisation policy, Zimbabwe was slashed with sanctions by Britain and America.

This led to the deterioration of the economic activities in the country. However, some these sanctions have since been lifted. The economic background of Zimbabwe is characterised by tight liquidity conditions in the financial sector, non-performing loans, large corporates closures, low production levels (capacity utilisation 36% in 2014), power deficit of 1000 MW, (Demand 2200Supply 1203MW),rising formal unemployment -around 80% and a disproportionate trade balance- trade deficit of about 23% of GDP .The Gross Domestic Product of the country has been increasing at an increasing rate as from 2009 to 2011 and started increasing at a decreasing rate as from 2011 to date. The continuous deterioration of the economy and closure of large corporates made the country to refocus on SMEs as safety nets and for these SMEs to close the gap which was left by large corporates. As a result, the government established a Ministry of Small Medium Enterprises to cater and advocate for SMEs policies. SMEs are contributing more than 60% on employment, Gross Domestic



Product and to the tax base. Though the government of Zimbabwe started its focus on SMEs as from 1980 through enactment of Small Enterprises Development Corporation, SMEs are still facing a mirage of challenges despite numerous policies and supporters of SMEs in Zimbabwe.

Small Medium Enterprises has been defined and used differently in various contexts. Definitions vary between industries, countries and even between studies. For example, a small firm in the UK, is not necessarily a small firm in the Zimbabwean business environment. But, the different variables that are widely used include the number of employees, the capital base, fixed assets employed, level of turnover, type of business, degree of formalisation and some combination of variables (Havenston et al 2001; Premaratne,2001). Maseko and Munyani (2011) agrees that authors do not agree on one definition of SMEs across all academic disciplines. No single definition can capture all the dimensions of a small and medium enterprise. For Zimbabwe, legally the Ministry of Small Medium Enterprise Cooperation defines a small enterprise as a business that employs not more than 50 employees while operating as a registered entity and a medium enterprise as one employing up to 75 and 100 people. Also SEDCO (2010) does not differentiate between Small and Medium enterprises and further defined it as a firm that has not more than 100 employees with maximum annual sales of up to \$830 000.

Moore et al., (2008) argue that, Small and medium-sized entities (SMEs) play important roles in economic growth and sustainable development of every nation. The growth of SMEs is a critical ingredient (Mudavanhu et al., 2011) in the sustainable development of developing economies. Westhead et al (1994) opine that, SMEs are regarded as the seed-bed for the development of large companies and are the life blood of commerce and industry at large.

The world over today, entrepreneurship is regarded as a panacea to unemployment, poverty reduction and economic growth as noted by the Reserve Bank of Zimbabwe (RBZ, 2009).

### **2.3. 1Gender equality and women's empowerment**

Zimbabwe's Constitution as promulgated on 22 May 2013 provides for strong gender equality and women's rights. These include, among others, a non-discrimination clause and the rights of women, enshrining gender balance as one of the national objectives. It also provides for the creation of a Gender Commission which should play a critical role in monitoring the compliance of all institutions with the gender equality and women's rights provisions in the Supreme Law and that women's rights and entitlements as citizens are realised.

The gender equality and women's rights in the Constitution are aligned to several articles in international and regional human rights obligations like the Convention on the Elimination of All forms of Violence Against Women, the 1995 Convention on Civil and Political Rights, the Beijing Declaration and the Global Platform for Action, the SADC Protocol on Gender and Development and the Protocol to the African Charter on the Rights of Women in Africa. Zimbabwe ratified these treaties and regional human rights instruments without reservations and is obliged to incorporate them into the country's legal and policy frameworks.

The impact of laws and policies on paper has been minimal on the reality of women and girls. What remain as major impediments to the attainment of gender equality are the negative and harmful cultural and religious practices, the subordination of women and girls in both public and private spheres, patriarchal attitudes and power imbalances between men and women. The inequalities and inequities were even cited by Zimbabwe's 2012 MDG Progress Report as one of the reasons why Zimbabwe's human development indicators remain well below the sub-Saharan Africa average Human Development Index of 0.463 (GoZ and UN, 2012).

Key issues which should be at the centre of Zimbabwe's development are the elimination of violence against women, increasing women's economic empowerment, women's equal participation in leadership and decision-making at all levels in both the private and public spheres as well as the strengthening of gender management systems and oversight institutions.

While the Constitution contains many progressive gender equality and women's rights provisions it requires the State to ensure that all international conventions, treaties and agreements to which Zimbabwe is a party are incorporated into domestic law thereby creating a legal platform for accountability. Accountability systems for women contain two elements, first of which is women's inclusion in oversight processes. The second is advancing women's human rights as a key standard against which the performance of officials is assessed (Goetz, 2008). Zimbabwe has put in place legislation to ensure gender equality and women's empowerment becomes a reality.

In addition to this legislative framework, the government of Zimbabwe has put in place several other strategic policies between 2012 to 2014 which include the Broad-based Women's Economic Empowerment Framework, the draft Agriculture Sector Gender Strategy, the National Gender based Violence Strategy, the Multisectoral Protocol on Child Sexual Abuse as well as the National Action Plan to End Rape and Sexual Violence (GoZ, 2013).

### **2.3.2 Women's economic empowerment**

Notably, the stabilising macroeconomic environment over the past few years has not translated into gender equality and equity for women and girls in the economic sector. The country's revised 2013 - 2017 National Gender Policy observes that women's economic empowerment is key to the country's economic growth and that many of the gender disparities persist in the economic sector. Although the women's share in the labour force

continues to increase, the gap between the percentage of women in paid employment and that of men remains wide. In 2011, 31% of the economically active men were in paid employment, compared to only 14% of women and of the 83% of the employed population that is unskilled, 54% of these are women. Also, 44.1% of married women (15-49 years) were employed compared to 84% men in the same category<sup>282</sup>. While the ZimAsset has prioritised mining, agriculture, trade and tourism as the key drivers of the economy, these are male dominated and women's meaningful participation and control over resources and processes in these sectors is very limited. Women's unequal access to economic opportunities is due to a combination of factors. These include strong negative cultural and religious beliefs that perpetuate inequalities in terms of access (GoZ and FAO). Perhaps, the on-going process of alignment of laws to the constitution provides an opportunity for strengthening women's rights and access to property.

### **2.3.3 Women's leadership and decision making**

To reach the targets of gender parity in leadership and decision making as articulated in the Constitution and many of the international and regional gender equality and women's rights instruments signed by the Government, systemic and institutional barriers must be removed to create an enabling environment for women to emerge as leaders and for young women to be mentored for leadership and decision making roles. Section 17 of the Constitution requires the state to promote full participation of women in all spheres and must ensure that men and women are equally represented in all institutions and agencies of government at all levels. While women's representation in Parliament and within posts of directors and above within the Public Service is more than 30%, women's representation in Cabinet is 11.5% and women are only 16% of the councillors in local authorities. Available data from the media and the security sector, also reflect that women remain below 30% in senior decision-making

positions. For the first time in 2013, a woman was promoted to the position of Brigadier General in the Zimbabwe Army.

#### **2.3.4 Gender mainstreaming and the gender management system**

The official UN definition of gender mainstreaming is: “the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated.” Through the equality and non-discrimination provisions in the Constitution, Zimbabwe made a commitment to ensuring that gender equality is a generic principle that cuts across all policy areas. Gender mainstreaming is also highlighted as one of the key approaches for developing and implementing the country’s economic and development agenda, the Zim Asset. Ongoing promising initiatives in gender mainstreaming need further support and strengthening. The mainstreaming process is being undertaken through the Gender Responsive Economic Policy Management Initiative (GEPMI) - Africa, together with the Gender Responsive Budgeting Programme. Zimbabwe adopted the Gender and Economic Policy Management Initiative to mainstream gender into macroeconomic and finance policy development and implementation, economic planning, and economic policy analysis so that policies deliver equally to low income women and men. Effectively mainstreaming gender in all aspects of Zimbabwe’s development is a significant challenge because it requires shifting cultural norms, strengthening the enforcement mechanisms of rights and entitlements in the Constitution and legislation and shifting the prevailing gender imbalance within national executives and legislatives.

## **2.4 Challenges and opportunities in Zimbabwe**

The main challenge in the attainment of gender equality and women's empowerment in the current context is inadequate implementation of gender equality commitment in international and regional treaties and in national legislation, policies and programmes. Duty bearers do not have the adequate capacity to deliver on women's rights and to protect their rights. There is an absence of a shift in mind-set to put women's empowerment at the centre of national development. Gender equality issues are at the periphery of the development agenda resulting in the country missing from the enormous contribution of women to development. There is no realisation that inequalities are a cost to the country in terms of development. The national gender machinery needs to be strengthened in its operations particularly through human resources, training and budgetary allocations. Most women do not exercise the rights that laws specifically guarantee them, among other factors such as ignorance of the law, its administration, economic hardships that make it difficult to pursue their legal rights, cumbersome court procedures, customary laws and fear of breaking valued relations with family. Similarly, the low participation of women in various decision making process is due to cultural, social, political and economic influences. In terms of implementation, limited capacities when it comes to knowledge and skills for gender mainstreaming among gender focal persons is also a challenge.

This impedes the effectiveness of the gender machinery. The establishment of the Gender Commission as an independent oversight body presents an opportunity for strengthening accountability by the State towards women's human rights. The Constitution and its progressive gender equality provisions provides a strong normative framework for protection of rights and pushing towards attainment of gender equality in all spheres. The process of

alignment of laws to the new Constitutions is an opportunity to strengthen national legislation for gender equality.

### **2.5 Gender-sex distinction.**

Many researchers and bureaucrats argue that there must be a clear distinction between gender and sex. Confusing these two concepts becomes an impediment in doing gender analysis and diagnosis. Using the two concepts interchangeably suggests a lack of understanding of their distinction. “Sex is defined as the biological characteristics that define male and female, while gender is defined as an “... array of norms, values, behaviours, expectations and assumptions (Love et al 1997:1 in Saulnier,1999:7). While it is important to understand how these concepts are distinct, it is equally important not to isolate gender from sex because they interrelate. And understanding of how they interrelate is also crucial since they have significant connotations for policy development (Saulnier, 1999). The Women’s Health Bureau quoted by Saulnier (1999:6), posits that gender bias and the lack of gender analysis manifest themselves in particular ways (when it comes to women’s health).

### **2.6 An overview of urban poverty**

According to Kamete (2002), the undesirability of poverty anywhere in the world is beyond a shadow of a doubt, and this much-loathed roguish sprite is increasingly devastating innumerable spatial spheres, urban areas not excluded. In 2000, poverty statistics indicated that more than 1.2 billion people lived on less than one United States dollar (US\$1) per day. The majority of these were women, who earned slightly more than fifty percent of what their male counterparts earned – a definite case of dependence (Herald, 22 January 2000).

Poverty has been the women struggle against poverty through a quest for a place in the development thrust. Poverty, though an evil wrestling the whole humankind, is most ruthless with the womankind, a phenomenon that has been labelled the “feminisation of poverty” (Herald, 22 January 2000). Gopal and Salim (1998:117) describe this poverty feminisation as

a situation where female-headed households and women in general "...find themselves in increasing proportions among the poor population." Shepherd (1998) explains how poverty has not only been in the spheres of consumption and distribution but also production. Production, Shepherd asserts, is that domain where women have been coarsely excluded and lost out from much development. This, in turn, has led to an endemic attempt by women to have them included. Unless they are in groups, (they have felt) they cannot be heard. Consequently, many of such groups and organizations have sprout and with women managing them. The propulsion of these initiatives has been due to a number of motives namely, making programmes more effective; achieving equity; empowering women and participation among organized women groups.

### **2.7 The "women issue"**

Kazembe in Mandaza argues that the "women issue", has been championed on the international podium especially with more verve, from the days of the end of the Second World War to date.

According to her in most parts of the world "...any positive change in the status of women has not only come through the goodwill of men, but has in most cases been a result of struggles by pioneering women and feminists who have fought and are still fighting to change societal attitudes. There are women who have, by fair means or foul, deemed it fit to break into fields normally seen as male preserves (Kazembe in Mandaza 1987:377).

At the outset, it was individual nations fighting up until the international watchdog, the United

Nations Organization (UNO) acknowledged how it could not continue well, leaving out women. Since then a number of *ad hoc* conventions and symposia pertaining to women have



been crafted and held in various venues world over. The years 1976 to 1985 were declared the Decade for

Women, a step that has shown the gravity now agreed to the "women issue" by the world body. In 1979, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was held. In 1985, the Third United Nations on Women was held in Nairobi. Here the concept of "gender" did not come into view in the Nairobi Forward Looking Strategies as they were adopted. Nevertheless, a group of women development researchers and thinkers from the Global South presented their project, Development Alternatives with Women for a New Era (DAWN) to the conference. The project was such a challenge as never was to the contemporary placement of women in development, as it was generally understood at that time. They used both gender and class as vantage points to examine development programmes and strategies. In the post-Nairobi Convention, the notion of gender gradually began to appear in UN language.

### **2.7.1 The 1995 Beijing Platform for Action (BPFA)**

The rationale of the BPFA is affirmed in the first sentence of the Mission Statement: "The Platform for Action is an agenda for women's empowerment." The very first paragraph of the document expounds on how this empowerment "...aims at removing obstacles to women's active participation in all spheres of public and private life through a full and equal share in economic, social, cultural and political decision-making. This means that the principle shared power and responsibility should be established between women and men at home, in the workplace, and in the wider national and international communities.

Equality between women and men is a matter of human rights and a condition for social justice and is also a necessary and fundamental prerequisite for equality, development and peace" (BPFA in Pietila 2002:66). Pivotal to the BPFA is, in no doubt, the question of

women empowerment; emphasis is thus placed on gender, population and development. It showed that poverty and economic crises are a particular burden to the women and girls populace. Its thrust was, therefore, to urge the international community alongside its various sectors on the need to shape their macroeconomic policies and development strategies towards alleviating femininity in entrapped in poverty. Added to that, the BPFA urged revision of equal rights and access to economic resources and give women access to banking, savings and credit mechanisms, and institutions (Herald, 22 January 2000). Pietila (2002:64) wraps up saying that

“...by unanimously adopting the Beijing Platform for Action in 1995, UN Member States committed themselves to mainstreaming a gender perspective into all areas of societal development in their respective countries in the years to come.”

Zimbabwe, as a signatory to the BPFA is by no means left out in keeping with the mandates of that great women-centrist commission. Ramji (1997) asserts that feminists define development in terms of improved human well-being rather than in terms of economic growth targets. They see development as a multifaceted process.

### **2.8 Development planning and the gender debate**

Thirlwall (1972:174) advocates the fact that whatever a country's political ideology, a development plan is "...an ideal for a government to set out its development objectives and to demonstrate initiative untackling the country's development problems.... [and] can serve as a stimulant to effort throughout the country, and also act as a catalyst for foreign investment and agency capital from international institutions.”

This is with regard to planning within a country. Yet the same can apply at a higher plane of international policy and planning. The post- Second World War aeon has been marked by the dominance of the notion of development and its various paradigms – modernisation, the Basic Need Approach, Sustainable Development to mention these few (Conyers & Hill,

1984; Thirlwall, 1972). At each and every development paradigmatic phase, the notion of gender and the perception of women have had an inspection and evaluation with new perspectives coming into force. The gender aspect, levelled against the development paradigms, has given the thematic framework for development planning. Moser (1993) indicates that the perceptions of women from the 1950s have been shifting. The shift has been one marked by enormous divergence, if not complete contrast, that is to say, women perception with regard to development planning and management shunted from one where the woman was taken as a passive recipient from the "sweat of men" and welfare agencies to one where she now has a grand role to play, i.e. one where, for development to be sustainable, her contribution is not only recognised but has become a must. Redistribution is practicable and doable wherewith women empowerment is integral to development endeavours.

## **2.9 Chapter summary**

In this chapter, a review of related literature was done. This is so that a better understanding of the topic under study is possible and to inform the reader about the global and the contextualised issues in Zimbabwe. Gender, the sex issue, the women issue, SMEs in Zimbabwe among other issues were discussed in relation to what previous and available literature observed.

## **Chapter 3: Research Methodology**

### **3.0 Introduction**

Any meaningful research must be backed by a research methodology. The chapter focuses on the research method that the researcher adopted for the research. Data collection tools and the sampling techniques are indicated. The target population and the sample size are outlined in the chapter

### **3.1 Research Method**

According to Silverton (2010:330), a methodology section is used to explain why the researcher chose certain methods and data collection tools to compare and or use in the research study. Thomas (2009) argues that, a methodology section is not simply the presentation of the methods to be used in research, rather it is a discussion of such methods but more importantly, why the researcher opted to use them. As Creswell and Clark (2011) put it, the complexities of our research problems call for answers beyond simple numbers in a quantitative sense or words in a qualitative sense and that a combination of both approaches provide the most complete analysis of problems. Mixed methods research provide a better understanding of problems than one. Arthur et al, (2012) argued that the convergence of two or more methods could enhance the strength and the validity of research findings. One of the most important dimensions of mixed methods is whether the different methods involved are of relatively equal weight or whether one is more dominant than the other (Lewin & Somekh, 2012). In view of the above, this study took a form of a mixed method approach but more prominently a qualitative approach.

### **3.2 Research design**

A case study research strategy was employed in this study. The distinctive need for a case study arises out of the need to understand complex phenomena (Yin, 2003:2). According to

Yin (2003:2), the case study method allows investigators to retain the holistic and meaningful characteristics of real-life events-as individual life cycles, organizational and managerial processes, international relations, and the maturation of industries. Wisker (2008) provides an emphasis that one of the advantages of using case study methodology and methods is that an in-depth situation can be fully explored. Leedy and Ormrod (2010) suggest that in a case study, the researcher collects extensive data on individuals, programs, or events on which the investigation is focused. Leedy and Ormrod (2010) note that the researcher also records details about the context surrounding the case. This includes information about the physical environment and any historical, economic and social factors that have a bearing on the situation. Zainal (2007) notes that researchers were becoming more concerned about the limitations of quantitative methods in providing holistic and in-depth explanations of the social problems within questions. Yet, through a case study method, a researcher can go beyond the quantitative statistical results and understating behavioral conditions through the individual's perspective. Where both quantitative and qualitative data are included(mixed method), case study helps to explain both the process and outcome of a phenomenon through complete observation, reconstruction and analysis of the problem under investigation (Zunail 2007).

In the present study, a case study is designed to get details from the participants by using multiple sources of data about a given aspect (entrepreneurship through SMEs) experienced in a given setting (Harare) by a specific category (women).In Harare, the SMEs in general appear to be disorganised and lack any accountability mechanism. The SMEs themselves neither publish coherent, substantial, and regular reports about their operations nor are there enough academic works done about the SMEs. Therefore, such factors limit any study based on secondary sources about the levels of women participation in SMEs in Harare. For that

reason, a case study research design is most appropriate for this particular study, since it offers a valuable opportunity to gather and analyse data using a range of data collection instruments and techniques which encompasses multiple views and perspectives (Eisenhardt, 1989; Denzin & Lincoln, 1998; Yin, 2003). It does provide an opportunity for the examination of the activities of women entrepreneurs in Harare and their participation levels in greater detail, based on their own perspectives and experiences. Case studies help to obtain a more complete or rounded understanding of the phenomenon under study. In this study, a case study analysis is undertaken in the researcher's endeavour to capture the unity or wholeness of the women participation and activities in SMEs. It is utilized to get an in-depth understanding which allows a comprehensive description of both the concept of SMEs and its environmental context.

### **3.3 Sampling Method**

It is necessary to obtain information from specific target groups due to time and economic constraints therefore purposive sampling was conducted for this research. In this case, sampling was confined to a specific group of people who could provide the desired information that is the women in SMEs in Mbare. Two major types of purposive sampling are judgment sampling and quota sampling (Sekaran and Bougie 2011). In quota sampling, it ensures that certain groups are adequately represented in the study through the assignment of a quota. The quota for each subgroup is generally based on the total numbers of each group in the population. Judgmental sampling was adopted in this study. Sekeran and Bougie (2011), highlighted that, judgmental sampling is used when a limited number of people have the information that is sought.

Since desired participants that is the women and the MSMED were within the research population, the researcher used the convenience sampling which is non-probability sampling,

whereby the researcher chose participants or informants according to their availability and readiness to participate, hence conveniently.

### **3.3.1 Sampling Population**

Population is the entire set of objects or people which is the focus of the research and about which the researcher wants to determine some characteristics. Bless et al (2011) highlighted that a sample is the subset of the whole population which is actually investigated by a researcher and whose characteristics will generalise to the entire population, it is an aggregate of all cases that conform to some designated set of criteria, as people, events, places, time or things is the population. According to Blaikie (2010), sample constitutes a selection of elements (members or units) from a population and may be used to make statements about the whole population. The researcher used purposive sampling to select participants from a target population of 350 SMEs that involved women. The aim of adopting this method was intended for the researcher to identify specific target for the research since it was grounded on the women unlike other methods which are diverse and inclusive of multi characteristics such as cultures, ages and backgrounds. 35 SMEs (10% of the 350 SMEs that involved women entrepreneurs) for the survey were selected which became the sample size. 25 interviewees (4 key informants and 21 women entrepreneurs) were conveniently selected, 21 participants for the FGD and 138 questionnaires were administered of which 132 were completed from the sample size and these were those who were willing and able to participate.

In a mixed approach, such a relatively small sample size is acceptable in order to be able to manage the massive amount of information produced. This is also appropriate given that the research design allows for depth of study which the researcher is aiming for. For the selection

of the respondents, the two criteria used to select the respondents for the interview are as follows:

First, the researcher selected women entrepreneurs who have completed at least two years of their entrepreneurial career. The two continuous years of running a business gives an idea that the owner has developed enough capabilities of handling the enterprise. Second, women entrepreneurs are involved in various type of business, from traditional to modern types of business. The research tries to include a variety of businesses to understand the involvement of women in them. Therefore, the researcher purposively selected 4-7 female respondents from every type of business included in the case study sample described above. This means, the sample will therefore be taken randomly from each business sector. The participants were interviewed at their respective units. This was done with the purpose of verifying the reality of their business performance and authenticating levels of participation.

### **3.4 Data collection instruments and sources**

According to Mooley (2002) case study researchers typically begin a study using only one method of data collection and will add others as the situation warrants it. The advantage derived from this process is that it can enhance the validity of the case study findings through triangulation. Due to the nature of the case study research, the researcher generated large amounts of data from multiple sources. The study used primarily use in-depth interviews, which were more of a guided conversation rather than structured questions. Semi-structured questionnaires were also used to gather data from those participants who were sampled and time to fill in the questionnaire and this positively contributed to the collection of first hand data. Yin, (2003:89) emphasized that although the researcher pursued a consistent line of enquiry, the actual stream of questions in a case study interview became fluid rather than rigid. Focus group discussion was another primary source while documentary analysis was the secondary data source used. In this study, validity and reliability was ensured by means



of triangulation of data as various methods for data collection were used. The data sources will include documents, thematic interviews and observations. Each of these sources individually provide a partial representation of the activities examined. Collectively, analysis and comparison of the data will provide a valuable insight into the phenomena of SMEs' activities for women entrepreneurship. Each of the sources and related modes of data collection will be considered separately below.

### **3.4.1 Questionnaires**

The questionnaire (see Appendix 1) was the chief tool of gathering field data. A total of 138 questionnaires were administered in the study area and 132 were completed.

The questionnaire comprised both open ended and closed questions. This was done to allow flexibility from respondents. It was felt that if a closed questionnaire were to be used in the collection of data it would limit the responses from the respondents. Thus the open-ended questions would open a new avenue that might have been over looked by the researcher.

The questionnaires were administered over a period of two weeks. The face-to-face interview method was used to administer questionnaires. The face-to-face interview method was used because it yields a high return rate unlike other methods such as the postal and telephone survey (Frankfort Nachmias and Nachmias, 1996). Also, the method was employed because it allows the interviewee to use probes thereby improving the quality of responses. For each target population, standard questionnaires were administered to ensure that all respondents were asked exactly the same set of questions in the same sequence thereby making it possible to quantify and compare responses. With respect to the structure of the questionnaire, the questions were structured into four parts, including demographic details of individuals (Part A), Business information (Part B), the SMEs intervention in promoting women participation

and levels of such participation (e.g. financial roles, administrative roles, market exposure, building up of self-confidence/ managerial skills) (Part C), and women perceptions on their entrepreneurship in Zimbabwe and specifically in Harare (Part D).

### **3.4.2 Interviews**

Kahn and Cannell (1957:149) describe interviewing as “a conversation with a purpose”.

When conducting these interviews, the researcher explored a few general topics to help uncover the participants’ views but otherwise respected how they framed and structured their responses. The in-depth interviews were an opportunity for the researcher to generate data based on a “one on one” approach. The advantage of these in-depth interviews was that the researcher managed to collect first-hand information from the participants and chief contributors in SMEs and hence contributed in reaching the intended research outcomes.

The opportunity to access the perspectives of female entrepreneurs was taken by the researcher in

Harare’s CBD and in the other hub of entrepreneurship, Mbare. This was through direct interaction and inquiry to understand the motives behind their undertaking entrepreneurship, their operation and experiences therein. Here, the researcher used the interview guide or what one could term the interview questionnaire. A range of questions were included during interview protocol, direct and indirect, general and specific, factual and opinion-oriented, in order to explore the interviewees perspectives.

To obtain permission and confirmation from each of interviewee within the selected SMEs, a participation request and participant consent form was personally hand delivered to the respective individuals to confirm or refute participation while the researcher waited. Once the interviewees confirmed the participation, interviews were arranged. The visiting date and time were fixed to suit the interviewees’ convenience. In each interview, discussions were recorded (where approval was given) and transcribed, with individual transcripts can being

availed to each interviewee for review and approval. The interviews was semi-structured so that a balance could be maintained but at the same time there will be consistency across all the interviews and flexibility within each interview. The semi-structured interview process serves as a broader framework because questions can be tailored to individual participants and interviewees and also have an opportunity to raise or include additional issues which they may consider relevant. Interviewees' expressions and opinions were treated anonymously.

The researcher managed to go an extra mile in data collection through interviewing the chief informants who have the legal and institutional mandate to monitor, supervise and assist in the operations of SMEs in Harare area. Specifically the informants were from Small Enterprise Development Corporation (SEDCO) and MSMED. These players could not be removed out of the equation in as far as the research was concerned about assessing the level of women participation in SMEs as they offer the conducive environment for the operations of the SMEs through projects, operating plant as well as financial assistance. These informants were crucial in the research as they provided data regarding to the policy framework guiding SME operations.

#### **3.4.4 Focus Group Discussion (FGD)**

The researcher finally carried a focused group discussion after interviews had been carried out.

Powell (1996: 499) defines a focus group as “a group of individuals selected and assembled by researchers to discuss and comment on, from personal experience, the topic that is the subject of the research”. The aim of this FGD was to try and gather information direct from the respondents through their life experiences. FGD gave room for the researcher to know the operational trends of the respondents through the various explanations given during the discussion. The researcher used a cell phone to record the discussion which had a total

duration of 25 minutes. Participants were randomly selected from the sample frame with the help of the 2 officials from MSMED with the positions of Cooperative Development Officer and the Technical Services Officer. The group comprised of 21 female participants. The major topics discussed were the major roles of women in the SMEs, key factors affecting them and the support that they receive from institutions.

### **3.4.5 Observations**

Moyles (2002: 175-195) refers to observation as a powerful, flexible and real means of data collection, a method of contextualising data from other sources. It is mainly linked with the unspoken aspects of the interview. In this study, the process of observing the environment and the context in which the interviews are conducted provides the opportunity to note those aspects that may not have been discussed. Specifically, by observing the work processes and operations of women in SMEs in Harare CBD and Mbare, the researcher was able to confirm or double check on data obtained through the interview technique. The technique of observation allowed the researcher to evaluate more accurately the interview data in a bid to build a holistic picture of female entrepreneurs' experiences and challenges. In order to observe the status of the participant's business and for the convenience of participants, interviews were done at the business unit of the participants. Transect walks through the business sites were also conducted as the researcher gathered additional notes based on observations.

Despite the limited opportunity for data collection, observation provides valuable insight towards understanding the organisational context of each SME. Interviews were scheduled within the work environment and at times in hectic schedules for women entrepreneurs dealing with both planned and unexpected issues. Such issues range from delivery of orders, sudden increase in the demand of particular products (especially during festival seasons), and

customer complaints etc. Transect walks and sit in also corroborated such experiences of female entrepreneurs. The researcher provides reassurance of confidentiality where a participant may seem to be cautious or hesitant, while responding to any inquiry.

Keeping the above mentioned reasons in view, the observation based data was not considered in isolation, but rather in conjunction with the data from interviews and documentary analysis. Each of the data sources provided different benefits in addressing specific purposes (triangulation). Collectively, the sources complement each other in such a manner that their strengths and limitations were balanced out and synergy achieved from combining multiple data collection techniques.

#### **3.4.6 Documentary sources/ archival records (secondary sources)**

The other method of data collection was the analysis of documentary sources and archival records. As Yin (2003) put it, this often takes the form of computer files and records. This may also include service records, organizational records, survey data and even personal records. The research made use of relevant documentary sources about the women in Harare as well as about SMEs which were sourced from relevant institutions concerned with SMEs. Among these was the SME Act from SEDCO and Organizational Brochure from MSMED. An analysis of these documents played a crucial role in elaborating about the participation of women in SMEs management in Harare.

#### **3.5 Reliability and Validity.**

Yin (1993: 159-161) views reliability as a level of assurance regarding the consistency of results when using a particular measure in research. The concepts of reliability and validity were originally developed for use in positivist quantitative research. Nevertheless, there is recognition that such concepts can be used in both interpretivist and positivist approaches, when no unity in the contents of the validity and reliability claims are assumed (ibid). Accordingly, some elements were incorporated into the research design, to show that the

procedures within this study (e.g. data collection and analysis) could produce reliable results. These include structured instruments for instance, case study protocol and an interview protocol to establish an element of consistency in the collection of data, writing up cases in a consistent format, each of which enhanced reliability and rigour within the study. The flexibility within the systematic data collection and analysis in this study was facilitated by a number of cases which provide the opportunity for overlapped collection, coding and analysis of data. To make the interview conversational, the talk was ensured to be semi structured.

A conscious effort is also made to guarantee consistency in the form and content of questions in the course of the use of protocols in every interview. Validity is referred to in a number of contexts in order to reflect the relevance of the research. Sapsford and Evans (1984: 259-263) argue that, internal validity is referred to as the extent to which an indicator appropriately measures the intended construct. Through several measures, trustworthiness and reliability was balanced with validity. The qualitative part of the study was assist in establishing internal validity through examining the 'how' and 'why'. Last of all, by tying the emergent findings to the literature, both consistent and conflicting with the study's findings was serve to enhance and strengthen internal validity. Bush (2002: 69-72) argues that with respect to interviews, the main issues relating to 'internal validity' is bias from both the researcher and interviewee. As alluded before, a conscious effort was made to limit personal researcher bias, and accommodate interviewee bias. Similar principles will be applied to data that was be obtained from personal observation.

Minimisation of bias, to some extent, was hopefully attained through interviewees' openly acknowledging issues within their own SMEs which they may not fully understand. The

nature of a case study design also assists in reducing bias through the juxtaposition of similarities and differences within the various cases (Denzin & Lincoln, 1998) As a result, divergent and at times contradictory data from the case study requires an open mind to uncover findings and rationalise common themes. As Denzin and Lincoln (1998: 32) point out, 'external validity' is referred to as the degree to which findings can be generalised to other settings. As detailed in section 3.2, participants of this study were selected for their commonalities and differences, allowing their activities to be explored in the context of helping women entrepreneurship. Yet, while the specific findings may be representative of the activities and organisations examined, the broader findings and conclusions drawn from this study were viewed as being relevant not only to the SMEs involving women entrepreneurship, but to the government organisations as well. Further, insight into the activities of the SMEs and the process of promoting women entrepreneurship was be considered potentially relevant to economic development in general and women's empowerment in particular. Hence, the selection of the SMEs with a core commonality and the opportunity for replication, aims to enhance the findings and generalisability of these findings, in so doing addressing external validity. In addition, issues of validity were also addressed by testing the research instruments themselves in the preliminary or pilot study discussed below.

Also, although problems are never completely eliminated from any study in the research profession, researchers make an attempt to spell out the various means by which they try to limit problems. In this study, some of the research participants were not willing to divulge the information about their life experiences for example on challenges they face. Their argument was that, a lot of researchers had come before asking them to air out the operational challenges they face and promising them that positive changes would be

implemented but in actual fact little or nothing had been done to address those previously mentioned challenges but rather their situation was getting worse. To this end, the researcher notified the participants that the aim of the research was strictly academic. The inadequate records on financial in flows and out flows by the women entrepreneurs had an impact on the findings especially on the issue concerning their monthly and yearly average incomes which would entail the growth and duration of their SMEs.

There was also the possibility for false and pretentious responses gathered when respondents only wanted to satisfy the researcher. Presumed fear of political investigations hindered effective cooperation by respondents particularly FGD participants and the researcher also had to be extra careful with the types of questions to be asked. This made it difficult for the researcher to get adequate information particularly about the government and political factors contributing to the level of women participation. Despite these, the researcher successfully carried out the research using hard work and commitment.

### **3. 6 Pilot study**

The full study was preceded by a pilot research. Maxwell (1996) and Yin (2003) note that in qualitative researches, pilot studies are particularly important because they generate an understanding of the concepts and theories held by the people being studied. Consistent with this perspective, a pilot study was conducted in Hatfield, a low density suburb in Harare. The main purpose of the pilot study was to pre-test the questionnaire for interviews. The pilot study allowed the major research instruments (questionnaires and interview guides) to be tested in the field. It also gave an opportunity for the researcher to be trained in conditions similar to those that she was to encounter in the actual survey. After the pilot study a number of changes were made to the questionnaire.



### **3.7 Chapter Summary**

The chapter emphasized on the research methodology adopted by the researcher that is the research approach, target population, and the sample size. Sampling techniques used were also outlined. The chapter also highlighted the data collection tools used and the justification for the use in the research under study.

## Chapter 4: Data Presentation, Discussion and Analysis

### 4.1 Introduction

This chapter presents and analyses data gathered from the field. The chapter is segmented into several sections. The sections provide for the response rate, respondents' demographic data based on the research objectives. The items in the questionnaires were grouped into themes based on the research objectives.

### 4.2 Response rate

This section of the chapter presents the response rate of the targeted population namely the women entrepreneurs in Harare. Out of the 138 questionnaires administered to the women entrepreneurs in Harare, 132 (95.0%) were returned. The return rate was above 80% and hence was deemed sufficient enough for data analysis.

### 4.3 Demographic data of the respondents

This section presents the demographic information of women. The demographic information of the women was based on, age, marital status, highest level of education, income, the number of children and their occupation. Table 4.1 shows age of the women.

**Table 4. 1: Distribution of respondents according to age (N=132)**

<b>Age</b>	<b>Frequency(F)</b>	<b>%</b>
Below 25 years	17	12.9
26 – 30 years	33	25.0
31 – 35 years	41	31.1
36 – 40 years	21	15.9
41-45 years	9	6.8
Above 46 years	11	8.3
<b>Total</b>	<b>132</b>	<b>100.0</b>

As shown in Table 1 above, 41(31.1%) of the respondents were aged between 31 and 35 years, 17(12.9%) were below 25 years, 33(25.0%) of the respondents were aged between 26 and 30 years. Further, the data indicates that 21(15.9%) of the women were in the age cohort of 36 and 40 years, while 11(8.3%) of the women were above 46 years. The majority of the women were relatively of age 31 to 35 and could have been in enterprises for the longest duration, hence were able to provide information on the factors that influence women’s participation in entrepreneurial activities. This seems to agree with Nearchou-Ellinas and Kountouris (2004) who found out that women embrace entrepreneurship between the age range of 31-44 and that women start running their businesses at an older age. This late entry may be explained by several factors including, family obligations. Table 2 shows the level of education of these women.

**Table 2: Distribution of respondents according to the level of education**

<b>Education level</b>	<b>F</b>	<b>%</b>
None	0	0
Primary	32	24.24
Secondary	63	47.72
College	8	6.06
University level	29	21.96
<b>Total</b>	<b>132</b>	<b>100.0</b>

Sixty-three, which is 47.72% of the women had secondary education, 32 (24.24%) of the women had primary education, 29 (21.96%) of the women had university education. Data further shows that 8 (6.06%) of the women had college education, while none of the women respondents had zero education level. This implies that the women lacked employment opportunities elsewhere in relation to their degree programmes or educational

levels in general, which is a significant factor explaining their entry into entrepreneurship. Lack of sufficient college education and training for women is an impediment to women participation in entrepreneurial activities. In terms of marital status, they responded as in Table 3.

**Table 3: Distribution of respondents according to marital status**

<b>Marital status</b>	<b>Frequency (F)</b>	<b>%</b>
Single	18	13.7
Married	91	68.9
Divorced	10	7.6
Widow/widowed	13	9.8
<b>Total</b>	<b>132</b>	<b>100.0</b>

The majority, 91 (68.9%) of women were married, 18 (13.7%) of women were single, 10 (7.6%) were divorced, while 13 (9.8%) of women were widowed. The study also sought to establish the women occupation. Table 4 tabulates the results.

**Table 4: Distribution of respondents according to occupation**

<b>Business category</b>	<b>F</b>	<b>%</b>
Clothes	23	17.4
Livestock	3	0.2
Retail shops	84	63.6
Service businesses	22	16.6
<b>Total</b>	<b>132</b>	<b>100</b>

Table 4 shows that the majority, that is, 84 (63.6%) of the women had retail shops, 23 (17.4%) of the women had clothing businesses, 22 (16.6%) of them had service rendering businesses, while an insignificant number, that is, 3 (0.2%) of the women owned beauty parlors business. Table 5 tabulates the number of children of women in the study.

**Table 5: Distribution of respondents according to number of children**

<b>Number</b>	<b>F</b>	<b>%</b>
0	18	13.6
1-2 Children	21	16.0
2-4 Children	46	34.8
4-6 Children	39	29.5
More than 6 children	8	6.1
<b>Total</b>	<b>132</b>	<b>100.0</b>

The study shows that 18 (13.6%) of the women had no children; 21 (16.0%) of them had between 1 and 2 children; 46 (34.8%) of the women had between 2 and 4 children; 39 (29.5%) of them had between 4 and 6 children, while 8 (6.1%) of the women had more than 6 children. This means that, the women had to carry out business to provide for their families through micro enterprises.

**Table 6: Distribution of women according to income per month**

<b>Amount</b>	<b>F</b>	<b>%</b>
Below USD \$ 200	85	64.4
201-300	13	9.8
301-400	2	1.5
401 – 500	19	14.4
501- 600	10	7.6
601 and above	3	2.3
<b>Total</b>	<b>132</b>	<b>100.0</b>

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Findings shows that 3 (2.3%) of the women earned above USD \$601 and above; 13 (9.8%) of them earned between 201 and 300; 2 (1.5%) of the women earned between 301 and 400; 19 (14.4%) of them earned between 401 and 500. Data further indicates that 10 (7.6%) of the women earned between 501 and 600, while majority, that is, 85 (64.4%) of the women earned below \$200.

#### **4.4 Individual factors**

Women were asked to respond to items that sought to establish the effect of individual factors on women participation in entrepreneurial activities. For instance, women were asked whether individual factors have an influence on women participation in entrepreneurial activities. Table 7 tabulates the findings.

**Table 7: Whether individual factors have an influence on women participation in entrepreneurial activities**

<b>Response</b>	<b>F</b>	<b>%</b>
<b>Yes</b>	<b>125</b>	<b>94.7</b>
<b>No</b>	<b>7</b>	<b>5.3</b>
<b>Total</b>	<b>132</b>	<b>100.0</b>

The majority, that is, 125 (94.7%) of the women indicated that individual factors such as age, level of education, marital status, just to mention but a few have an influence on their levels of participation in entrepreneurial activities, while a smaller number, that is, only 7 (5.3%) indicated that individual factors do not have an influence on their participation in entrepreneurial activities. These factors may include age, where young women are very aggressive, impatient, and ready to take risks which may have an influence on business practice of the enterprises in an environment of a weak economic performance.

**Table 8: The influence of individual factors on women’s participation in entrepreneurial activities**

Statement	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
Family assistance influence women participation in enterprises.	76	57.6	35	26.5	8	6.1	10	7.6	3	2.3
Business improve quality of family Life	61	46.2	54	40.9	7	5.3	7	5.3	3	2.3
I have specific budget for the Enterprise	12	9.1	44	33.3	55	41.7	17	12.9	4	3.0
I use the business income sometimes for family needs	35	26.5	53	40.2	26	19.7	16	12.1	2	1.5
I make decisions for time I spend in the household	14	10.6	48	36.4	45	34.1	19	14.4	6	4.5
I make decisions on the source of capital for the business	31	23.5	55	41.7	24	18.2	18	13.6	4	3.0
Marital status influences your Business	35	26.5	46	34.8	22	16.7	23	17.4	6	4.5
I have received business training to start, maintain and/or improve my Business	21	15.9	28	21.2	15	11.4	43	32.6	25	18.9

The results above shows that the majority, which constitutes 76 (57.6%) women, strongly agreed that family assistance influence women's participation in entrepreneurial activities; 61 (46.2%) of the women strongly agreed that business improves quality of family life; 55 (41.7%) were undecided on whether they had specific budgets for the enterprise. Data reveals that 53 (40.2%) women agreed that they use the business income sometimes for family needs; 48 (36.4%) of women agreed that they made decisions on the time spent in the household; 55 (41.7%) of them agreed that they made decisions on the source of capital for the business, while 46 (34.8%) of the women agreed that marital status influence your business. The data further shows that 68 (51.5%) of the women had not received business training to start, maintain and/or improve their business. Family duties and needs, women's marital status and education were the individual factors that influenced the women's participation in entrepreneurial activities. This corroborates Carter's (2000) findings that the excessive demand of women as wives, mothers and 'managers' of the home due to household chores, make it nearly impossible to successfully operate an enterprise. This is besides their position in the family and the structure of power relations.

According to one key informant from the Ministry of SMED a total number of 250 SMEs has been registered under the local authority as female owned while the total SMEs in Mbare were over 700 which therefore mean that the top management of SMEs was negatively skewed to women. This distribution could be closely linked to individual factors that negatively influence the level of women participation in SMEs management.

#### **4.5 Socio-cultural factors**

To establish the effect of socio- cultural factors on women's participation in entrepreneurial activities, the women were asked to respond to items that sought the same. For example, the



women were asked whether Socio- cultural factors have an influence on women participation in entrepreneurial activities. Table 9 tabulates the findings.

**Table 9: Socio- Cultural factors influencing women’s participation in entrepreneurial activities**

<b>Responses</b>	<b>F</b>	<b>%</b>
Yes	125	94.7
No	7	5.3
<b>Total</b>	<b>132</b>	<b>100.0</b>

The majority 125 (94.7%) of women revealed that socio- cultural factors have an influence on women participation in entrepreneurial activities while 7 (5.3%) women indicated that socio- cultural factors do not have an influence on women participation in entrepreneurial activities. This amounts to the fact that, cultural values play a pivotal role in women participation in entrepreneurial activities. Table 10 shows women responses on the effect of socio- cultural factors on women participation in entrepreneurship.

**Table 10: The effect of socio- cultural factors on women participation in entrepreneurial**

<b>Statement</b>	<b>Strongly</b>	<b>Agree</b>	<b>Undecided</b>		<b>Disagree</b>	<b>Strongly</b>	<b>agree</b>		<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>	<b>F</b>
			<b>F</b>	<b>%</b>			<b>F</b>	<b>%</b>					
A woman’s job is to stay at home			34	25.8	36	27.3	12	9.1	18	13.6	32		
Women should not participate in Business			22	16.7	27	20.5	19	14.4	29	22.0	35		

Business should be conducted by men	25	18.9	14	10.6	28	21.2	36	27.3	29	22.0
When a woman ventures into business, her home will not be in order	23	17.4	36	27.3	22	16.7	32	24.2	19	14.4
Women should let men venture into Business	18	13.6	29	22.0	37	28.0	31	23.5	17	12.9
A woman should stay at home and look after her family	19	14.4	36	27.3	25	18.9	36	27.3	16	12.1
Entrepreneurship is too demanding for Women	19	14.4	51	38.6	26	19.7	24	18.2	12	9.1
At times business makes one work at night and hence may be dangerous for women	36	27.3	44	33.3	18	13.6	24	18.2	10	7.6
Women are not as tough as men to do some businesses	29	22.0	38	28.8	18	13.6	32	24.2	15	11.4

Table 10 shows that 34 (25.8%) women strongly agreed that a woman's job is to stay at home, 35 (26.5%) women strongly disagreed that a woman should not participate in business, 36 (27.3%) women disagreed that business should be conducted by men, and that a woman should stay at home and look after her family, the same number of women strongly agreed that at times business makes one work at night and hence may be dangerous for women. Also

data reveals that 51 (38.6%) women agreed that entrepreneurship is too demanding for women while 38 (28.8%) of them agreed that women are not as tough as men to do some businesses, a patriarchal view. This implies that differences between men and women's entrepreneurial activities were associated with gender imbalance characterization. The findings show that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity.

**Table 11: The differences between men and women's entrepreneurial activities**

Statement	Strongly Strongly		Agree		Undecide D		Disagree			
	agree						disagree			
	F	%	F	%	F	%	F	%		
Women who involve themselves in business are despised by other women	37	28.0	43	32.6	13	9.8	29	22.0	10	7.6
Women who join entrepreneurship are said to be competing with men	16	12.1	51	38.6	18	13.6	33	25.0	14	10.6
Women are not able to venture to business since men have already dominate it	20	15.2	39	29.5	31	23.5	29	22.0	13	9.8
Men prevent their wives from going into business	11	8.3	54	40.9	23	17.4	33	25.0	11	8.3
Women are not as tough as men to do some businesses	27	20.5	38	28.8	19	14.4	29	22.0	19	14.4
Men do not give women chance to participate in business	22	16.7	46	34.8	30	22.7	18	13.6	16	12.1

Results show that 46 (34.8%) of women agreed that men do not give women chance to participate in business, 43 (32.6%) of women agreed that women who involve themselves in business are despised by other women, 51 (38.6%) of women agreed that women who join entrepreneurship were said to be competing with men. Further, results shows that 39 (29.5%) of women agreed that women were not able to venture into business since men have already dominated it, 54 (40.9%) of women agreed that men prevent their wives from going into business while 38 (28.8%) of women agreed that women were not as tough as men to do some businesses. This indicates that the stereotypical characteristics attributed to men and women in society influence the classification of various occupations which tend to affect women inclination toward entrepreneurship.

#### 4.6 Economic factors

To establish the effect of economic factors on women participation in entrepreneurship, women were asked to respond to items that sought the same. For example, the women were asked if economic factors influence women participation in entrepreneurial activities. Table 12 tabulates the findings.

**Table 12: Whether economic factors have an influence on women participation in entrepreneurial activities?**

<b>Responses</b>	<b>F</b>	<b>%</b>
Yes	122	92.4
No	10	7.6
<b>Total</b>	<b>132</b>	<b>100.0</b>

Results show that the majority 122 (92.4%) of women indicated that economic factors have an influence in women participation in entrepreneurial activities while 10 (7.6%) of women were for the opinion that economic factors do not influence women participation in

entrepreneurial activities. Table 13 shows women responses on the effect of socio-cultural factors on women participation in entrepreneurship.

**Table 13: The effect of economic factors on women participation in entrepreneurship**

Statement	Strongly	Agree	Undecided		Disagree		Strongly		agree		F
			F	%	F	%	F	%	F	%	
Savings is the main source of financial capital to start my business			55	41.7	46	34.8	14	10.6	15	11.4	2
Inheritance is the main source of financial capital to start my business			4	3.0	43	32.6	31	23.5	47	35.6	7
Other business activity is the main source of financial capital to start my Business			15	11.4	47	35.6	40	30.3	25	18.9	5
Formal financial institution is the main source of financial capital to start my Business			9	6.8	29	22.0	43	32.6	40	30.3	1
Informal financial institution is the main source of financial capital to start my Business			12	9.1	36	27.3	42	31.8	34	25.8	8
My Spouse is the main source of financial capital to start my business			19	14.4	41	31.1	26	19.7	34	25.8	1

Table 13 shows that 55 (41.7%) of women strongly agreed that savings is the main source of financial capital to start their business, 47 (35.6%) of women disagreed that inheritance was the main source of financial capital to start their business, the same number of women agreed

that other business activity was the main source of financial capital to start their business. Also, 43 (32.6%) of women were undecided on whether formal financial institutions were the main source of financial capital to start their business while 41 (31.1%) of women agreed that their spouses were the main source of financial capital to start their business. The results indicate that most women got their capital through informal ways. This agrees with Athanne (2011) who revealed that most women who venture into businesses and need finance lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependents also limited opportunities to make savings or undertake business expansion and diversification. The women entrepreneurs rely on the informal financial sector to fulfill their financial service requirements such as the "Merry-go-round" (MGR) through which members get fixed cash payments on rotational basis. The money raised through this way is very little and may not be able to adequately finance enterprise requirements.

One respondent from the FDG said *“totorarama nezvimbadzo kubva kushamwari dzedu nekutikune chaivo chaivo vanopa pamutemo hatina mapaper akakwana kuti tipiwewo loan,dambudziko rinozova rekuti zvimbadzo zvacho vanoticharger interest yavanoda and panguva yavanoda”* (we survive on illegal lending from our friends because to those who are legally registered to lend us we do not qualify for loans because we lack the required papers, the only problem is that the illegal lenders will demand unregulated interest charges that they want and at the time that they want. This stands to confirm that acquiring financial assistance or loans to start a business remains a constraint to many women entrepreneurs hence will automatically affect their influence when they are part of a business.

**Table 14: Women responses on the financial capital**

Statement	Strongly Agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
My Relatives are the main source of financial capital to start my business	11	34.1	19	14.4	8.3	22	16.7	35	26.5	45
I get loan to support my business	13	24.2	30	22.7	9.8	29	22.0	28	21.2	32
Too high interest rate is a challenge of getting a loan	15.2	20	15.2	14	10.6	37	28.0	41	31.1	20
It is too stressful to get a loan	25	13.6	18	13.6	18.9	49	37.1	22	16.7	18
Lack of support from home is a challenge of getting a loan	24	18.9	16	12.1	18.2	42	31.8	25	18.9	25
The Zimbabwe Government have put strategies to support the enterprise	42	31.8	33	25.0	22	16.7	28	21.2	7	5.3

Forty-five (34.1%) of women disagreed that their relatives were the main source of financial capital to start their business, 32 (24.2%) of women disagreed that they got loan to support their business, 41 (31.1%) of women agreed that too high interest rate is a challenge of getting a loan, 49 (37.1%) of women agreed that it was too stressful to get a loan. Forty-two (31.8%) of women agreed that lack of support from home was a challenge of getting a loan while the same number of women strongly agreed that the Zimbabwean government has somewhat put strategies to support

women enterprise. This implies that the greatest barrier facing women entrepreneurs in Harare is access to finance because of requirements by the banks for collateral when they want to get a loan as well as lack of interest free loans. This observation tallies with Mahbub, (2001) who notes that accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

During the FGD the major complaint of lack of capital was put forward again as a stumbling block militating against women's participation in SMEs management. One respondent who was into clothing highlighted that they needed startup capital to purchase quality textile which would also entail quality products which would compete with other large scale business such as Edgars and Jet. The respondent pointed out that in the case of failing to acquire startup capital partnership with men owning businesses already will be the next option and therefore the relationship will be servant master as the men will be the bosses.

Another financial constraint was in the inaccessibility of loans that is from banks, SEDCO and even the government directly. Following the interview question on the accessibility of loans, it was received from interviewee 6 that the major reason behind the failure of the entrepreneurs to access loans was the issue of failure to meet the loan requirements. Notably that the entrepreneurs do not have the collateral security which is the major requirement by both SEDCO and the banks. This meant that in the event of failure to repay the loan one had to guarantee the loan givers collateral security most in the form of assets that have equivalent value to the loan that would have been taken. On the part of SEDCO, the entrepreneurs highlighted that the issue of a bankable business plan make loans inaccessible



this is so because they argued that the income that they get from their operations are better used from the pocket than to bank them because they are too little to even cover for the bank charges or service maintenance. According to UNCTAD (2001) SMEs are regarded by creditors and investors as high-risk borrowers due to insufficient assets, low capitalization, vulnerability to market fluctuations and high mortality rate. Thus, the requirements by SEDCO and registered financial institutions remain a challenge for most of the youth entrepreneurs to meet hence they remain operating at small scale which they can afford.

Adding on the challenges encountered when trying to access loans, when the researcher sought to know what the government had done to assist the operations of the SMEs, the response by one of the respondents was “*aaaaaaa amai rubatsiro rwakambouya asi rwaipiwa vanhu vaiita zvemusangano, saka isu taibva tanzi muri veMDC saka pakadaro taiwana sei rubatsiro rwacho.*” (Indeed the government offered assistance but the allocation criteria was partisan yet we were alleged to be supporters of the MDC political party hence we could not benefit from the assistance). It was further highlighted that indeed the government can offer funds to us for example through the women funding which came through the Ministry of Women Affairs, Gender and Community Development which has the women development fund and also the Ministry of Small and Medium Enterprises and Cooperatives but the problem arose when the funding protocol fails to accommodate the targeted beneficiaries which are the women. The funding tends to benefit the elite thereby undermining the right for the women to start or grow in their own business.

**Table 15: Whether women participation in entrepreneurial activities was low in Harare?**

<b>Responses</b>	<b>F</b>	<b>%</b>
Yes	104	78.8
No	28	21.2
<b>Total</b>	<b>132</b>	<b>100.0</b>

The majority, 104 (78.8%) women indicated that women participation in entrepreneurial activities was low in the Harare. This could be associated with women being unable to access capital for their business, security and socio- cultural factors.

**Table 16: Participation of Women in Entrepreneurial Activities**

<b>Statement</b>	<b>Strongly agree</b>		<b>Agree</b>		<b>Undecided</b>		<b>Disagree</b>		<b>Strongly disagree</b>	
	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>	<b>F</b>	<b>%</b>
Only a few women have been able to participate in entrepreneurial activities	55	41.7	54	40.9	5	3.8	13	9.8	5	3.8
Women entrepreneurship has been low in Harare	26	19.7	75	56.8	13	9.8	7	5.3	11	8.3
Women in this Harare rarely put up business Enterprises	17	12.9	58	43.9	26	19.7	26	19.7	5	3.8
It has remained a major challenge for women to operate business enterprises in this Harare	18	13.6	55	41.7	21	15.9	32	24.2	6	4.5

Women are denied the opportunity to do entrepreneurial work	22	16.7	34	25.8	26	19.7	38	28.8	12	9.1
Freely										
Very few businesses are owned by women in this Harare	25	18.9	59	44.7	15	11.4	24	18.2	9	6.8

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Figures show that 55 (41.7%) of women strongly agreed that only a few women have been able to participate in entrepreneurial activities, a majority 75 (56.8%) of women agreed that women entrepreneurship has been not been very high in the Harare, 58 (43.9%) of women agreed that women in Harare rarely put up business enterprises, 55 (41.7%) of women agreed that it had remained a major challenge for women to operate business enterprises in the capital. Facts and figures show that 38 (28.8%) of women disagreed that women were denied the opportunity to do entrepreneurial work freely while 59 (44.7%) of women agreed that very few businesses are owned by women in this part of the country. This shows that women participation in entrepreneurial activities is affected by several perceived factors which include individual factors such as level of education, age, marital status and level of motivation; socio- cultural factors such as religion, culture, gender roles and family responsibilities; economic factors such as access to credit, business rivalry, financial instability and financial institutions policies; and lastly security factors which include political instability and inter-clan relationships.

When the women in the study were asked to list other factors influencing women participation in entrepreneurial activities, they indicated that religion, lack of

education, political and government factors affected them when participating in entrepreneurial activities. Findings further reveal that marital status, health status, lack of networks and role models and lack of technological knowhow were other factors that influenced women participation in entrepreneurial activities.

#### **4.7 Chapter summary**

This chapter presented data and its analysis as gathered from the field. It was categorized into several sections. The sections provided for the response rate of the respondents, respondents' on the major themes that research sought to establish.

## **Chapter 5: Summary, Conclusions and Recommendations**

### **5.0 Introduction**

The chapter presents the summary of the study, conclusions and recommendations. The study also presents the suggestions for further studies.

### **5.1 Summary**

The purpose of the study was to investigate the factors that influence women participation in SMEs management in Harare, the capital city of Zimbabwe. Four research objectives guided the study. Research objective one sought to establish forms of entrepreneurial activities undertaken by women in their individual capacity, research objective two sought to assess how the socio-cultural roles influence women participation in entrepreneurial activities, objective three sought to investigate the extent to which female entrepreneurs are successful by assessing how economic factors influence women participation in entrepreneurial activities while research objective four sought to suggest recommendations that can be put in place to improve the level of women participation in SMEs management in Harare. The researcher adopted a mixed methods approach in carrying out the study. The target population of the study was 138 women from retail shop, clothes business, service rendering business and women from livestock business (broilers, quail birds and road runners).

### **5.2 Summary of findings**

**Research Objective 1: To identify the forms of entrepreneurial activities undertaken by women in urban Zimbabwe as exemplified by Harare as influenced by individual factors.**

Findings on how individual factors influence women participation in entrepreneurial activities revealed that individual factors have an influence on women participation in entrepreneurial activities as indicated by majority 125 (94.7%) of women. Majority 76

(57.6%) of women strongly agreed that family assistance influence women participation in entrepreneurial activities, 61 (46.2%) of women strongly agreed that business improve quality of family life, 55 (41.7%) of women were undecided on whether they had specific budget for the enterprise. Data shows that 53 (40.2%) of women agreed that they use the business income sometimes for family needs. The above findings agree with Antal and Israeli (2003) who found that women individual factors such as their age have an influence of how they engage in business. The findings are also in line with Mordi et al., (2010) who stated that young people are very aggressive, impatient, and ready to take risks, may influence on business practice of the entrepreneurs. The findings however contradict those of Kepler and Shane (2007) who found that age has an impact and perceived entrepreneurial skills are acquired overtime and consequently age has an impact on the entrepreneurship e.g. it has been suggested that many aged thirty or less may not have acquired sufficient organizational experience while those aged forty five years or more may no longer possess the required energy.

**Research Objective 2: To identify how socio-cultural roles influence women in the day to day running of SMEs in Harare.**

Findings on how socio-cultural factors influence women participation in entrepreneurial activities revealed that socio-cultural factors have an influence on women participation in entrepreneurial activities as indicated by majority 125 (94.7%) of women. Results show that 51(38.6%) of women agreed that entrepreneurship is too demanding for women while 38 (28.8%) of women agreed that women are not as tough as men to do some businesses (a patriarch view). The figures show that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity. Figures show that 40 (30.3%) of women agreed that men do not give women chance to participate in business, 43 (32.6%) of women agreed

that women who involve themselves in business were despised by other women, 51 (38.6%) of women agreed that women who join entrepreneurship were said to be competing with men.

The above findings are in line with Mueller and Thomas (2000) who found that social cultural factors influence women participation in entrepreneurship. The findings are also in line with Cejka and Eagly (1999) who found that stereotypical characteristics attributed to men and women in society influence the classification of various occupations as masculine or feminine, which tends to affect people's aspiration and inclination toward such jobs. The findings are also in line with Powell and Graves (2003) who revealed that gender-related characteristics associated with the task (gender-role stereotypes) as well as their identification with masculine or feminine characteristics which they also referred to as gender identification.

**Research Objective 3: To trace factors accounting for women entrepreneurs are level of success in managing their enterprise through the influence of economic factors.**

Findings on how economic factors influence women participation in entrepreneurial activities revealed a majority 122 (92.4%) of women in the study. Data shows that 55 (41.7%) of women strongly agreed that savings is the main source of financial capital to start their business, 47 (35.6%) of women disagreed that inheritance was the main source of financial capital to start their business, the same number of women agreed that other business activities were the main source of financial capital to start their business. Further, figures show that 43 (32.6%) of women were undecided on whether formal financial institutions were the main source of financial capital to start their business.

The above findings agree with Zororo (2011) who found that the financial aspects of setting up a business are without doubt the biggest obstacles to women. The findings are also in line with Mahbub (2001) who found that most women have little access to policymakers or representation on policymaking bodies. The findings further agree with McKay (2001) who found that women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. However, they contradict Kinyanjui (2006) who found that women entrepreneurs feel that it is difficult to obtain loans as they had to show credit records and they did not fully understand the requirements of getting and paying loans. Loans from Zimbabwean microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates.

**Research Objective 4: To suggest recommendations to improve the level of women participation in SMEs management.**

Based on these findings in this study, the following are the recommendation for the study:

- i. Women in the society especially in the marginalized areas and underperforming economy such as in Harare should have access to enterprise information and marketing facilities which the men entrepreneurs already acquired.
- ii. Women entrepreneurs to be made predominant in the service industry
- iii. Given the limited business skills of the women entrepreneurs in Harare, it is necessary to put in place business development services for the women entrepreneurs.
- iv. Women fund to have fewer requirements like collateral



### **5.3 Conclusions**

Based on the findings of the study, individual, social- cultural and economic factors have an influence on women participation in entrepreneurial activities in Zimbabwe. The study concludes that family duties and needs, women marital status and education are the individual factors that influence the women participation in entrepreneurial activities. Cultural values play a role in women participation in entrepreneurial activities. Differences between men and women's entrepreneurial activities are associated with gender characterization. The study further concludes that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity. The stereotypical characteristics attributed to men and women in society influence the classification of various occupations which tends to affect women inclination toward entrepreneurship as shown by women in the study.

It can also be concluded that most women who venture into businesses and require financing lack the needed collateral to enable them to secure bank loans. Responsibility of entrepreneurs for dependents has limited opportunities to make savings or undertake business expansion and diversification. Women have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral.

It can further be concluded that women who have the most to gain from economic development are particularly disadvantaged when these resources are diverted during some serious conflicts.

The study lastly concludes that other factors influencing women participation in entrepreneurial activities include religion, lack of education, political and government

factors affected them to participate in entrepreneurial activities. Marital status, healthy status, lack of networks and role models, harsh climatic conditions and lack of technological knowhow were other factors that influenced women participation in entrepreneurial activities

#### **5.4 Suggestions for further study**

This researcher takes exception to the fact the study was conducted in Harare and women participation in entrepreneurial activities is a national one. The researcher therefore suggests that the study be conducted in other major cities like Bulawayo and Mutare, or in the whole of Zimbabwe to determine the actual factors that influence women participation in entrepreneurial activities

#### **5.5 Chapter summary**

The chapter summarized the research findings as they were, also presented the researchers conclusion referring back to major aim and objectives of the study. Possible recommendations were put forward which can be implemented and can foster the development of the SMEs not only in Harare but also in Zimbabwe and other developing economies.

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## TRANSMITTAL LETTER

Clarette Chigudu

Zimbabwe

Cell: 0778 446 880

October 2017

Dear participants,

### **RE: Request to carry out research**

I am Master of Development Studies student at the Midlands State University. As part of the requirement for the award of the degree, I am expected to undertake a research study on **“An Assessment of the Level of Women Participation in SMEs Management in Urban Zimbabwe, Case of Harare.”** I am therefore seeking your assistance to fill the questionnaire attached herewith. Kindly complete all the questions. The research results will be used for academic purposes only and will be treated with confidentiality. The information obtained will be purely for the purpose of this research and the identity of the respondents will be treated as strictly confidential. Thank you for your cooperation and assistance.

Yours Sincerely,

Clarette Chigudu

## Questionnaire for women in SMEs

### Section 1: Demographic data

1. What is your age?

- |                |        |               |        |
|----------------|--------|---------------|--------|
| Below 25 years | [    ] | 26 – 30 years | [    ] |
| 31 – 35 years  | [    ] | 36 – 40       | [    ] |
| 41 – 45 years  | [    ] | Above 46      | [    ] |

2. What is your level of education?

- |                  |        |              |        |
|------------------|--------|--------------|--------|
| None             | [    ] | Primary      | [    ] |
| Secondary        | [    ] | College      | [    ] |
| University level | [    ] | Postgraduate | [    ] |

3. What is your marital status

- |               |        |
|---------------|--------|
| Single        | [    ] |
| Married       | [    ] |
| Divorced      | [    ] |
| Widow/widowed | [    ] |

4. What is your main source of income?

.....

.....

5. How many children do you have?

- |              |        |                      |        |
|--------------|--------|----------------------|--------|
| 0-2 Children | [    ] | 3-4 Children         | [    ] |
| 5-6 Children | [    ] | More than 6 children | [    ] |

6. What is your monthly average income ?

- |                 |        |                    |        |
|-----------------|--------|--------------------|--------|
| Below USD \$200 | [    ] | USD\$601 -700      | [    ] |
| USD\$201- 300   | [    ] | USD\$701 – 800     | [    ] |
| USD\$401-500    | [    ] | USD\$901 and above | [    ] |

**Section 2: Individual factors**

1. Do you think individual factors influence women participation in entrepreneurial activities?

Yes [     ]     No [     ]

2. The statement below relates to **individual factors** influencing women participation in entrepreneurial activities. Given also are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

<b>Individual factors</b>	SA	A	U	D	SD	
Family assistance						
Business improves quality of family life						
I have specific budget for the enterprise						
income sometimes for family						
I use the business needs						
I make decisions in the business						
My marital status influences the enterprise						
I make decisions on the source of capital for the business						
I have received business training to start, maintain and/or improve the business						



Men do not give women chance to participate in business					
Women are not able to venture into business since men have already dominated it					
Men prevent their wives from going into business					
Women involved in business are despised by other women					

**Section 4: Economic factors**

1. Do you think economic factors influence women participation in entrepreneurial activities?

Yes [     ]     No [     ]

2. The statement below relates to economic **factors** influencing women participation in entrepreneurial activities. Provided are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

Inheritance is the main source of financial capital to start a business by women

Other business activity is the main source of financial capital to start women business

Formal financial institution is the main source of financial capital to start women business

Informal financial institution is the main source of financial capital to start women business

My spouse is the main source of financial capital to start my business

---

My Relatives are the main source of financial capital to start my business

---

I get a loan to support my business

---

Lack of collateral is a challenge of getting a loan

---

Too high interest rate is a challenge of getting a loan

---

It is too stressful to get a loan

---

Lack of support from home is a challenge of getting a loan

---

The government has put strategies to support the women enterprise

---



**Section 5: Security factors**

1. Does lack of security hinder women from venturing into business?

Yes [ ] No [ ]

2. The statement below relates to **security factors** influencing women participation in entrepreneurial activities. Provided also are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

Security factors	SA	A	U	D	SD			
When there is marital insecurity it will be difficult for women to participate in entrepreneurship								
-political conflict women								
Domestic conflicts have an impact to women in business enterprise								

Whenever there is socio enterprises are the most affected

3. Kindly list other factors influencing women participation in entrepreneurial activities not covered above

.....

.....

.....

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.....

.....

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.....

.....

.....

.....

**Section 6: Participation of women in entrepreneurial activities**

1. Do you think women participation in entrepreneurial activities is low in this region?  
Yes [ ] No [ ]

2. The statement below relate to **women participation** in entrepreneurial activities.  
Provided also are five options corresponding to these statements: Strongly agree(SA)=5,  
Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

<b>Entrepreneurial Activities</b>	<b>Participation of Women in SA</b>			SD	
	Only a few women have been able to participate in entrepreneurial activities				
	Women entrepreneurship has been low in this Harare				
	Women in this Harare rarely put up business enterprises				
	It has remained a major challenge for women to operate business enterprises in this Harare				
	Women are denied the opportunity to do entrepreneurial work freely				
	Very few businesses are owned by women In Harare				

**THANK YOU FOR YOUR TIME**

## INTERVIEW GUIDE WITH SMES' HEADS

1. What problems do you face while running your enterprise in relation to women and:
  - A) Economic factors
    - Market
    - Finance
    - Technology
    - Infrastructure
    - Training
    - Raw material & other
  - B) Social factors
    - Public acceptance
    - Attitude toward women owned businesses
    - Relationship with suppliers, customers and others
  - C) Legal and Administration factor
    - Government policy
    - Bureaucracies (in relation to licensing, taxation etc.)
    - Women Support
- 2) Your cooperation with
  - Micro finances
- 3) What other problem do you face from women participation in the enterprise?
- 4) What measures do you take to solve the problems you face?

**Thank you**