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CONSTRAINTS AND OPPORTUNITIES FACING RURAL WOMEN
ENTREPRENEURS: THE CASE OF MUREWA DISTRICT,
ZIMBABWE

BY

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A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER IN PUBLIC POLICY AND
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Abstract


The aim of the study was to investigate the constraints and opportunities faced by rural women entrepreneurs in Murewa District with a view to promote sustainable development. Marginalization and economic constraints have become major social problems across their ventures and this has resulted in lowering their morale and participation. Coupled to this, is the cancerous nature of governance constraints that has had negative effects on their access to financial resources to capacitate their businesses. The study adopted the survey as the principal research design. The study used both qualitative and quantitative research approaches. The questionnaires, focus group discussions, documents and key informant interview were used as the key data gathering tools. A representative sample of 96 participants was used from a target population of 960 participants. In terms of theoretical framework, the study was informed by the Asset Based Community Development theory. The study found that most of the participants perceived marginalization of women as a major problem affecting their participation in business in Zimbabwe. It was found out that the adoption of a vibrant and robust strategy to empower women and address the constraints is the solution/panacea to solving this problem. It emerged in the study that the principal objectives of fighting the constraints affecting women are to empower and safeguard the basic entitlements of the women and the need to create a business environment that is not gendered. Regardless of a plethora of constraints there are also opportunities that can enhance the economic empowerment of women entrepreneurs. Essentially, it emerged from the respondents that there are vast opportunities facing rural women entrepreneurs and this had positive impact on women's livelihoods in general. Additionally, the research findings noted that availing opportunities to rural women entrepreneurs, women's livelihoods and production levels were increased. The study established that the Government of Zimbabwe's efforts in addressing the constraints and opportunities faced by women entrepreneurs should be strongly supported by a multi-agency response to effectively address the challenges. The study findings revealed that women entrepreneurs lack the necessary anticipated gender-mainstreaming strategies; this has continued to be a major drawback when it comes to compliance and enforcement of the proposed gender reform strategies. Therefore, the great need to revisit the current existing national gender policy framework which is being employed by government to promote practical solutions in addressing constraints and opportunities faced by women entrepreneurs. The study recommends the adoption of a paradigm shift to devise best practices that may assist in ameliorating the constraints and opportunities faced by women entrepreneurs. In addition, the study recommends further research in this seemingly grey area to contribute to the knowledge body regarding instituting good governance in issues relating to women entrepreneurs in Zimbabwe.

Key words: entrepreneur, woman entrepreneur, financial inclusion, empowerment, rural women.

Declaration Page

I declare that this dissertation is my original work except where sources have been cited and acknowledged. This work has never been submitted, nor will it ever be submitted to another university for the award of a degree.

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Dedication

This study is dedicated to my late father Mr. H.F. Chiguvare a God fearing person an astute entrepreneur of par excellence. The advice you gave, the jokes you told, and the memories we all shared will stay with us forever. May you rest in eternal life Chikonamombe you fought a good fight.

List of Acronyms and Abbreviations

ABCD	Asset Based Community Development
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
ESAP	Economic Structural Adjustment Programme
GDP	Gross Domestic Product
ILO	International Labor Organization
NGOs	Non-Governmental Organizations
OECD	Organization for Economic and Cooperative Development
SADC	Southern African Development Community
SDGs	Sustainable Development Goal
SIRDC	Scientific Industrial and Research Development Centre
UNDP	United Nations Development Programme
UZ-IES	University of Zimbabwe Institute of Environmental Studies
WB	World Bank
ZWMB	Zimbabwe Women Microfinance Bank

Definition of Key Terms

Entrepreneur: is an enterprise builder, perceives new business ventures, opportunities, creates businesses where none existed before, directs these businesses by using his/her own borrowed capital, takes the associated risks and enjoys profit as rewards for the efforts.

Woman Entrepreneur: is a woman who starts a business to meet personal ambitions to become self-employed and economically autonomous.

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CHAPTER 1 INTRODUCTION

1.1 Introduction

Globally, women are entering entrepreneurship in a bid to improve their living standards or as a survival strategy. Numerous studies have demonstrated the positive impact of women entrepreneurs on economic growth and development as well as sustainable and durable peace (Cuberes and Teinyner, 2014). It is imperative to note that economies characterized by high levels of women entrepreneurs are more resilient to financial crises and experience economic slowdowns less frequently (Global Entrepreneurship Research Association, 2017). Currently, the potential of women entrepreneurs is not fully realized in many economies. In an analysis of 15 gender indicators across 95 economies shows that 46 of these economies have very high levels of gender inequality on more than half of the indicators.

Economies in the Middle East and Southern Africa have the highest income loss associated with lower economic opportunities for women. World Bank (2015) asserts that although women constitute the majority of the population in India, the entrepreneurial world still seems a male dominated one which exposes women entrepreneurs to often face some major constrain in running their businesses successfully. It is against this backdrop that this research has attempt to scrutinize the relevant literature on the constraints and opportunities facing women entrepreneurs in Murewa District-Zimbabwe.

1.2 Background to the study

Zimbabwe is a former colony of Britain and was colonized in 1890. The country attained independence in 1980. According to the Zimbabwe Demographic Survey 2014 the population of Zimbabwe stands at 13.8 million (2014est.) and the population growth rate stood at 4.36 per cent as of 2014 estimates. Additionally urbanization accounts for 38.6 per cent of the total population. According to Waetzel (2015), a full potential scenario in which women participate in the economy identically to men would contribute as much as \$28 trillion or 25 per cent to annual global gross domestic product (GDP) by 2025. Against this background, there has been ongoing debate with regard to the constraints being faced by women entrepreneurs. The researcher contends that the historical background of the nation may have some bearing on such issues including the ripple effects on possibilities of marginalization.

According to World Bank (2015), the drives to pursue entrepreneurship amongst women are immense against a backdrop of economic turndown. In this vein, entrepreneurship plays a pivotal role in the economic and development of any nation. International Labor Organization (2013) highlighted that women's skills, knowledge, talents, abilities and desire to do something for themselves and their children or family are some of the reasons to become entrepreneurs. World Bank (2015) notes that investing more in women enterprises rather than in men reduces the inequalities and poverty and thereafter ensures the economic development of a nation. In this regard as a way of recognizing women entrepreneurs many countries worldwide have offered a variety of programmes that promote women businesses. However, regardless of all these frantic efforts to support women the challenges and opportunities women entrepreneurs face are growing rapidly.

It is imperative to note that Zimbabwe is amongst many countries in Southern Africa that has embraced the concept of gender equality and women's empowerment. ILO (2015) highlighted that Zimbabwe is a signatory to a number of international instruments such as CEDAW, the 1995 Convention on Civil and Political Rights, the Beijing Declaration and Platform for Action, the SADC Protocol on Gender and Development and the Protocol to African Charter on the Rights of Women in Africa as a commitment to gender equality.

According to Mandipaka (2012) the role of women in most patriarchal societies has largely been that of child bearing and sustenance of the family. However, evidence increasingly shows that women are no longer closely tied to these traditional roles only. Throughout the past century, women have emerged as key players in the realm of entrepreneurship. The number of women owned business start-ups has increased at a record setting pace from the year 2000 onwards globally, due to economic recession (Carter, 2016). In Zimbabwe the situation has been exacerbated by a lot of factors for example the Supreme Court ruling of the Labor Amendment Act Chapter 5.12 of 16 July 2015 that resulted in termination of employment contracts. This Supreme Court ruling empowered companies in Zimbabwe to lay off staff through three- month notices of termination of contracts. After husbands were laid off on the grounds of this court ruling, women who were not already in entrepreneurship were to explore alternative sources of livelihood business start-ups.

Over the last few decades, women have attained educational levels comparable to those of men (Nxopo, 2014). This has been necessitated by government efforts in an effort to empower women. Despite these educational attainments, most women still work in relatively low paying jobs with poor prospects for upward mobility (ILO, 2015). Nxopo

(2014) further argues that qualified and competent women look up through the “glass ceiling” an invisible barrier that kept women and minorities from achieving corporate leadership solely due to bias and not skills, experience or ability and can see what they are capable of achieving, but invisible barriers prevent them from breaking through. Adam (2015) postulate that an increasing number of women are discovering that the best way to break the glass ceiling that prevents them from rising to the top of many organizations is to be entrepreneurs.

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment and it is widely accepted as a key aspect of economic dynamism (World Bank, 2016). Transforming ideas into economic opportunities is a decisive issue of entrepreneurship (Kazembe, 2015). According to ILO (2015) women entrepreneurs now account for a quarter to a third of all businesses in the formal economy worldwide. It is important to note that Zimbabwean Government economic policies places high value on women entrepreneurs for example the Constitution of Zimbabwe Amendment No.20 Act of 2013, National Gender Policy and Transitional Stabilization Programme.

Entrepreneurship has been a male-dominated phenomenon but time has changed the situation and brought women as today’s most memorable and inspirational entrepreneurs even in traditionally male dominated sectors such as security and construction (Mugwara, 2016). Adam (2013) notes that in Zimbabwe women are increasingly turning to entrepreneurship as a way of coping with the glass ceiling that seems to prevent them from reaching top managerial levels in organizations. It is important to note that entrepreneurship provides women with greater satisfaction and flexibility (WB, 2016).

Akhalwaya and Havenga (2015) elucidate that women entrepreneurs in Zimbabwe play a critical role in the economy of the country with regards to income and employment creation as in any African country. In Zimbabwe there has been the realization that women contribute significantly towards GDP and employment since the economic woes of 2007-2008. Women play a critical role in ensuring the survival of families through entrepreneurship (Peter, 2015). This study focused on women entrepreneurs in Murewa District because women still tend to be concentrated in specific sectors, typically those with lower entrance requirements such as retail and service sectors.

Mandipaka (2014) explains that Zimbabwean women entrepreneurs engage in survivalist activities such as sewing co-operatives, chicken farming, peanut butter making, food processing, flea markets, fruit and vegetable, hair salons and fast food outlets. According to Akhalwaya and Havenga (2014) their contribution in business is in mainly personal services and retail sectors.

According to Singh (2015) in the process of entrepreneurship, women have to face various challenges associated with entrepreneurship and these constraints are doubled because of their dual role as a wage earner and homemaker. In this study the researcher noted that the constraints that women entrepreneurs face in Murewa District of Mashonaland East of Zimbabwe are myriad and have not been adequately studied and developed. Therefore this study focused on the constraints faced by women entrepreneurs in Murewa District for the Government to take action to promote women entrepreneurs.

Promoting women entrepreneurs requires more concentration to be focused upon problems that hamper women entrepreneur (Mugwara, 2016). Meyer (2014) posits that there are different underlying principle for supporting women's self-employment and

entrepreneurship. The 'growth approach' highlights women as an untouched source of growth for the economy (Peter, 2015). The 'job creation' grounds links the support to women's entrepreneurship to broader strategies to fight unemployment (Fisher, 2013). The poverty alleviation rationale emphasizes self-employment as an economic survival tool for poor women and their families (Mandipaka, 2014). Kanyenze (2015) notes that women entrepreneurs have been recognized as providers of social upgrading, thus promoting economic generation and growth and job creation.

This study therefore seeks to highlight those issues which are stopping women to take part in the economic development of their country. To make Zimbabwe an upper middle income economy and to get rid from the curse of poverty and economic turmoil it is necessary for every single person including women to take part in the economic development of their country. Furthermore entrepreneurship is an area of womenomics that is women empowerment. To make women empowered in Zimbabwe it is worthwhile first to know those factors which can stop them to be economically independent generally in Zimbabwe and specifically Murewa District.

According to Census report of (2012) in Zimbabwe women constitute 52 per cent of total population and they play very crucial roles as active contributors in the development of the economy but their contribution has been time and again limited by factors such as limited accessibility to financial services. Gono (2012) observed that women entrepreneurs are considered as an integral part of economic growth since their businesses contribute jobs, productive and distributive activities required for wealth creation both for family and nation's economies. ILO (2015) argued that women who are active in entrepreneurship are able to effectively combine their roles because of the flexibility in

hours of work which permit them to care for their children and also contribute substantially to economic growth.

The Gender and Economic Growth Assessment in Zimbabwe demonstrates that eliminating gender based inequalities in education and access to finance and agricultural inputs in Zimbabwe could result in one-off-increase in as much as 4.3 per cent points in GDP growth and sustained year on year increase of 2.0 to 3.5 per cent points in GDP growth (ILO, 2015). In this regard it is imperative to note that without increased attention to the gender dimensions of economic development Zimbabwe is unlikely to meet its GDP growth targets of 6 per cent per annum and SDGs goal number five and eight respectively as spelt out in the Transitional Stabilization Programme. Though the establishment of the Youth Bank, Empower Bank and the ZWMB in 2016 and 2017 respectively in financing businesses owned by youth and women has seen the access to finance increase by both women and youth increase from 7.5 per cent in 2016 to 17.8 per cent in 2017 (ILO, 2015), accessibility to finance by women entrepreneurs remain a challenge hence the impetus for this study. The study seeks to examine the constraints faced by women entrepreneurs in Murewa District.

1.3 Statement of the Problem

Political, economic and social constraints faced by women entrepreneurs have had negative effects on business growth and development; in particular women entrepreneurs' have been more vulnerable Erinosho (2009). A study by Transparency International (2016) on socio-cultural effects of political, economic and social constraints faced by women entrepreneurs concluded that women across sectors are more vulnerable to the negative consequences of segregation. It was shown that a significant number of

respondents supported the findings. It has been viewed as a social problem that affects a significant number of people negatively. On the other hand opportunities faced by women entrepreneurs are vast. A study by Kanyenze 2015 revealed that the majority of women entrepreneurs had access to critical opportunities among them free access to trainings, the legislative framework. The researcher therefore contends that the opportunities may include; the support and backing that comes from the Constitution of Zimbabwe Amendment No.20 Act of 2013, although there are contestations regarding the equity and equality issue pertaining to implementation. Overall, interviews conducted by the UNIDA and UNODC (2014) demonstrate that marginalization of women is the most common form of social constraints faced by women entrepreneurs.

Therefore, among women the constraint faced by rural women entrepreneurs has hindered social, economic and political progress respectively. In some cases selfish tendencies associated with political, economic and social constraints have crippled development. To this end, mixed feelings have been generated particularly with regard to its impact on sustainable development of women entrepreneurs. This problem has been widely documented. FinScope 2012 research has suggested that women entrepreneurs are more vulnerable to political, economic and social constraints. Given this situation, it can therefore subject women to an array of deprivations and disadvantages as they engage in various entrepreneurship endeavors, hence the need to explore ways and mechanisms to combat the persistent constraints faced by women entrepreneurs.

Against this background, one may observe that the political, economic and social constraints faced by women entrepreneurs cannot be overstated. Thus, it can be argued that a number of studies have mainly focused or may seem to target on researching on

experiences and perspectives on constraints faced by women entrepreneurs, not necessarily seeking preventive measures to curb the problem. This current study comes with a dimensional view to plug the seemingly existing gap by unleashing a scholarly investigation to establish the strategies that can be employed to combat political, economic and social constraints faced by women entrepreneurs to enhance sustainable development.

1.4. Objectives of the study

The objectives of the study are to:

1. Examine the constraints and opportunities faced by rural women entrepreneurs in Murewa District;
2. Assess the effects of the constraints and opportunities on the livelihoods of rural women in Murewa District;
3. Evaluate the institutional framework that seeks to address the constraints and opportunities faced by rural women entrepreneurs in Murewa District;
4. Suggest policy measures needed to improve the situation of rural women entrepreneurs in Murewa District.

1.5. Research Questions

This study seeks to answer the following research questions:

1. What are the constraints and opportunities faced by rural women entrepreneurs in Murewa District?
2. How do constraints and opportunities faced by rural women entrepreneurs' impact on the livelihoods of women in Murewa District?

3. What is the existing institutional framework for combating the constraints faced by rural women entrepreneurs in Murewa District?
4. What are the policy measures needed to improve the situation of rural women entrepreneurs in Murewa District?

1.6. Assumptions of the study

This study is guided by the following assumptions which are factual and conditional in nature:

1.6.1. There are a number of constraints and opportunities faced by women entrepreneurs.

1.6.2. Constraints faced by women entrepreneur's impacts on growth development of women in various degrees and forms.

1.6.3. If user-friendly ACTS and Policies are enacted, to combat political, economic and social constraints faced by women entrepreneurs, socio-economic development will be achieved.

1.7 Significance of the Study

This study is significant to both theory and practice. Practically, the findings of the study may assist women entrepreneurs in Murewa District to face the constraints and capitalize on the opportunities that exist in the institutional framework for small to medium enterprise development. In addition, the study may assist local leadership within the District to create an environment that addresses the constraints and create more opportunities for women entrepreneurs in Murewa District. The study may also assist the Ministry of Women Affairs, Community, Small and Medium Enterprise Development to address the constraints that women entrepreneurs in Murewa District face. Theoretically,

the finding of this study contributes to the body of knowledge on the constraints and opportunities facing rural women entrepreneurs in Murewa District.

1.8 Delimitation of the Study

In terms of geographical delimits the research focused on women entrepreneurs within Murewa District Mashonaland East Province in survivalist type of businesses that is fast food outlets, chicken farming, flea markets, interior decor, garment making, hair salons and retail shops.

In terms of the methodological delimits, both quantitative and qualitative methods were used. The study made use of females as key participants, in as far as gender delimits is concerned. Regarding conceptual delimits, the study focused mainly on women entrepreneurs within a selected rural setting. The study addressed issues relating to training, gender based violence and sexual and reproductive health of women as challenges faced by women entrepreneurs.

1.9 Limitations of the Study

The conduct of academic studies is not without its limitations and this study faced some constraints. The respondents that the researcher targeted are busy entrepreneurs and getting time to speak to them was difficult. To counter the limitation, the researcher booked the respondents on time to ensure that there would not be scheduling constraints. The researcher also encountered methodological limitations due to the use of descriptive statistics instead of statistical modeling. The study could have been made more robust if statistical modeling techniques were used. The researcher incorporated that in the areas for further studies for future researchers.

CHAPTER 2 REVIEW OF RELATED LITERATURE

2.1 Introduction

Women entrepreneurs have proved to be the backbone of the economy considering the multiplicity of their contribution to the economic growth and sustenance of the family globally. Given the opportunity women entrepreneurs can contribute the whole of their income to their community and family. However women entrepreneurs have their fair share of constraints and opportunities that need to be addressed and specific needs have to be identified to help them to perform at par if not better than their male counterparts.

2.2 Theoretical Framework

In this section the researcher discusses the Asset Based Community Development (ABCD) theory with a focus on women entrepreneurs. The ABCD theory can be adopted to illustrate women empowerment within the societies. The theory is credited for providing a plausible explanation on assessing the resources, skills and experiences within the community and organizing the community around issues that move its members in both developed and developing nations. The theory ABCD was coined by John McKnight and Jody Kretzmann in 1993 in United States of America at the Institute for Policy Research. In this regard, it is vital to note that ABCD encourages people in the community to utilize available resources in their communities for sustainable development. The next section is on the key principles of the ABCD theory in relation to women entrepreneurs.

The constraints and opportunities faced by women entrepreneurs can thus be explained using the key principles of the ABCD theory because of its developmental focus. The

ABCD theory assumes that in any community there are five fundamental key assets that is; individuals; associations; physical assets; connections and institutions. Thus, solutions to community problems should emanate within a community's assets. In this view for sustainable socio-economic development to take place with regards to women entrepreneurs there should be a correlation in the community creating conditions that are favorable making uses of the assets around them. Block (2007) highlighted the tenets that guide ABCD which are related to women entrepreneurs and sustainable economic development as;

- Everyone has gifts: each person in a community has something to contribute;
- Relationships build a community: people must be connected in order for sustainable community development to take place;
- Institutions serve the community: institutional leaders should create opportunities for community member involvement then step back.

In this regard, it follows that ABCD is an alternative approach to community development that starts with what is present in a community, such as the capacities and assets of local individuals, associations and institutions rather than with what is deficient in a community and what a community's needs are. Block (2007) maintains that ABCD approach main thrusts are; a focus on gifts, associational life and powering the community's hands.

Thus, empowerment is a key concept of ABCD because it is the starting point of action and change. Stall and Stoecker (2009) talk about empowerment as a goal of community and economic development. Against this background one would note that cultivating self-confidence to women entrepreneurs is important and it will build their self-concept that

will enhance their analytical worldview, as well as inculcating abilities and means for social and political action.

The researcher argues that, one limitation of ABCD approach is necessary but not a sufficient approach to address large-scale issues. Thus, the process of strategizing with an inclusive outlook involving representatives on the block or village level in the decision-making process is what needs to be integrated into projects and policies of large magnitude.

Additionally, ABCD over emphasis on empowerment overshadows rights. Stall and Stoecker (2009) notes that an intrinsic conflict exists between the do-it-yourself, self-sufficiency perspective and the accountability perspective. Stall and Stoecker (2009) questions if community members are encouraged to mobilize on their own accord Stall and Stoecker, find ways to creatively bypass obstacles fashioned by unfair legal structures, and pursue self-instigated sustainability, when will local, regional, and national governments ever feel pressured to adjust their policies.

2.3 Relevance of the theoretical framework to the study

This theory is related to this study because solutions to community problems already exist within a community's assets. It is a bottom-up approach that focuses on community strengths and assets specifically on women. Women entrepreneurs in Murewa District should start with the strengths and assets of their local communities, this enables them to see how they can take control of their future rather than relying on other people in addressing their challenges. It is imperative to note that women entrepreneurs in Murewa District should built networks that enhance their capabilities as entrepreneurs. Networks

entails being able to form capacity building trainings that will increase women participation in entrepreneurship development and this can be achieved in Murewa District through multi-sectoral approach for business incubation. Networks should target to increase financial skills and enterprising interests and experiences for the sustenance of women entrepreneurs. Thus, women entrepreneurs in Murewa District to be successful in their business ventures they should be the main actors that is being at the center of any economic empowerment programme initiative.

2.4 Factors promoting women entrepreneurs

Globally, there are many reasons which explains why people especially women are entrepreneurs'. The most important reasons are: high level of poverty, inequality in income distribution, increase in tax and burdensome regulations, decrease in economic performance, rapid population growth and rural-urban migration (ILO, 2003). According to Kanyenze (2013) the motivation behind women entrepreneurs is personal survival, as opposed to return on investment. Thus, the motives for participation by women entrepreneurs' can be economic and noneconomic. ILO (2003) asserts that the economic reasons are related to unemployment and an inflexible formal labor market; the declining real price of capital; and the high cost of formal production. The non-economic motives are related to a greater flexibility and greater satisfaction in work; a complete use of their professional qualifications; and the increased leisure time (ILO, 2003).

The major determinants of the growth of women entrepreneurs' in developing nations include poverty, high taxes and declining economies.

The important determinant of women entrepreneurs' is high prevalence of poverty. Women entrepreneurs seek for alternative means of survival or other ways of supplementing their household income (ILO, 2001). On the other hand, increase in tax makes women prefer to operate in their home backyards and streets thus, resulting in an expansion of women entrepreneurs. The declining of economy that is; the GDP of a nation, pushes people particularly women to start up their business ventures as an alternative source of income for survival (ILO, 2001). Thus, Zimbabwe is not an exception women entrepreneurs' are increasing due to urbanization of rural areas, slow economic growth, and the decrease in formal employment.

2.4.1 The nature of women entrepreneurs

Women now participate in entrepreneurial activities in formal as well as in informal sector. The United Nation (2001) observed that in many regions, women's participation in the formal and non-formal labor market has increased significantly and has changed during the past decade. According to the European Union (2003), the percentage of female Entrepreneurs in Europe still remains low. This may be explained by the fact that in many countries, women are still lagging behind men in different domains due to different reasons such as poverty, culture, lack of education and training, discrimination. There are so many factors which push female not being interested in entrepreneurial activities. The European observatory (2003), in their fourth annual report, confirms the existence of differences when comparing men and women entrepreneurs as separate groups. Self-employment is dominated by men who account for 75 per cent of the total number of employed people in European Union countries. Another cause is the fact that women often wish to borrow smaller amount than men. Due to this fact, despite the fact that they are women, they are denied loans. This definitely affects their capital and

finance. Even though few women are engaged in some formal or informal activities, the lack of technology, information and self-confidence are among hindrances which impede their entrepreneurial activities.

ILO, (1976) has defined the nature of women entrepreneurs as follows;

- Small scale of operation;
- Family ownership;
- Reliance on indigenous resources;
- Labor intensive activity, technology adapted to local conditions;
- Skills acquired outside the formal school system;
- Ease of entry into the activity; and
- Operation in unregulated, competitive markets. Figure 1 illustrates segmentation of women entrepreneurs.

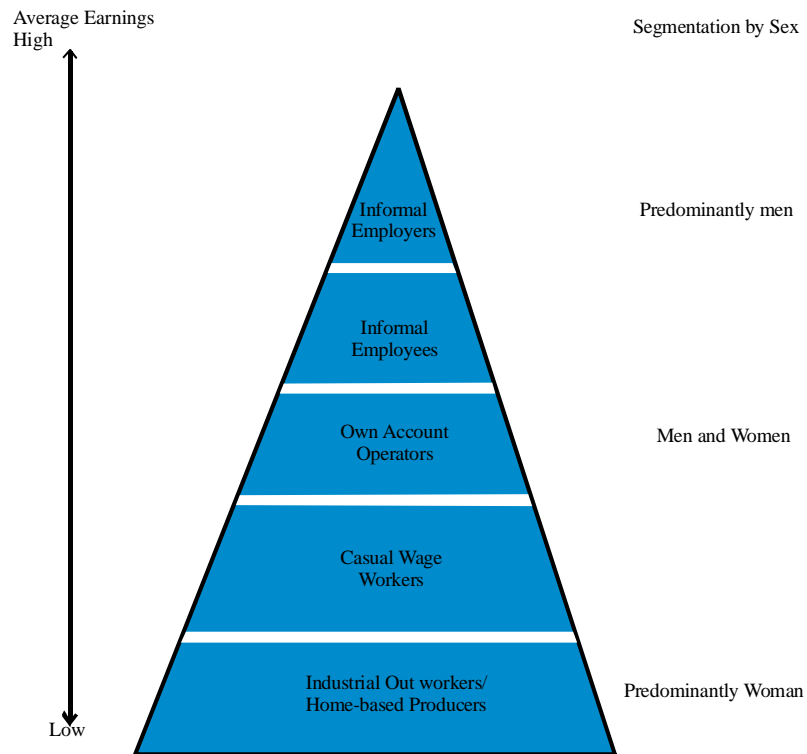


Figure 1: Progress of world's women 2005

Source: UNIFEM (2005).

Figure 1 illustrates that globally women entrepreneurs are most visible at the base of the pyramid their business activities includes vending, crocheting, chicken rearing, hair salons, food processing which have less average earnings and poverty is higher. There are reduced presence of women entrepreneurs at the upper pyramid where earnings are higher and poverty risk is lower.

2.4.2 Women entrepreneurs in Africa

Africa women entrepreneurs' have existed in various forms and engaged mainly in subsistence agriculture as a way of poverty alleviation and survival strategy. Across Sub-Saharan Africa, women entrepreneurs' constitute 63 per cent, in Latin America they are 58 per cent and in Asia 57 per cent (ILO, 2015).

African women entrepreneurs have a positive impact on, and interconnected with, their social and political empowerment, through their increased respect, status, and self-confidence and increased decision-making power in households, communities, and institutions (Hill, 2011).

However, African women entrepreneurs' participation in economic development is severely constrained by access to finance. Baden (2013) asserts that African women entrepreneurs have difficulties in accessing finance and they face cultural barriers to land and property ownership. ILO (2013) reveals that, only 3 percent in Kenya, 1 percent in Tanzania, 20 percent in Zimbabwe of land is owned by women. Notably, limited ownership creates serious obstacles to accessing capital from banks and other financial institutions, which usually require collateral for the loans in forms of titles, property and land (Baden, 2013).

Accordingly, women entrepreneurs in Africa can increase their opportunities by building on traditional institutions such rotating savings and credit associations, to develop confidence and leadership skills as well as accumulate savings, which facilitate marketing of their produce (Baden, 2013).

2.4.3 Women entrepreneurs in Zimbabwe

In this section the researcher reviews on women entrepreneurs in Zimbabwe.

At independence Zimbabwe's rural women entrepreneurs were relatively small. World Bank (2014) notes that the small number of rural women entrepreneurs was attributed by the fact that; the focus of the white government was more on the urban entrepreneurs in terms of policy formulation and programmes and there was manipulation of statistics by the Rhodesian government to show that there were labor shortages in the nation. The

Rhodesian Government denied the existence of the rural women entrepreneurs and refused to recognize the phenomenon of employment. In 1980, the Government of Zimbabwe scrapped all the restrictive migration laws and started to recognize the existence of the women entrepreneurs. According to the ILO study of 1985 and the Gemini study of 1991 women entrepreneurs in Zimbabwe grew from less than 10 percent of the labor force in 1982 to 20 per cent by 1986 and 1987 and 27 per cent by 1991.

Women entrepreneurs' in Zimbabwe have been growing fast on the back of declining formal economic activities and has become the largest employer as the economy is failing to absorb job seekers into the formal employment (Commonwealth secretariat 2005). According to Labor Force Survey (2016), 84 per cent of the currently employed women are entrepreneurs dominating the retail, agriculture, vending and primarily operating from homes and streets.

Saddiqui and Nyagura (2013) observed that upon attaining independence in 1980 women entrepreneurs were relatively small, accounting for less than 10 per cent of the labor force. It is imperative to note that with the deregulation policies after independence and economic stagnation and decline, the women entrepreneurs grew to 20 per cent by 1986-1987, 27 per cent by 1991 due to government policy interventions in post independent Zimbabwe (Munhande and Matonhodze 2016). Munhande and Matonhodze (2016) further observed that during the first decade of independence 1980-1990, the government encouraged and promoted the establishment of growth points in rural areas and home industries in urban areas to encourage entrepreneurship.

According to Labor and Economic Development Research Institute (2012) in 1991-1995 Zimbabwe introduced the Economic Structural Adjustment Program (ESAP). The World Bank Report (2016) posit that 94 per cent of targeted posts were abolished in-order to reduce the wage bill. The wage bill was reduced from 16.5 per cent of gross domestic product (GDP) in 1990/91 to 10.4 per cent in 1994/95 which led to most of the people becoming redundant.

Labor and Economic Development Research Institute (2012) highlighted that faced with dwindling prospects for formal employment and increasing urban poverty the majority of Zimbabweans turned to entrepreneurship that is selling a wide range of goods from vegetables to backyard manufacturing supporting thousands of households. Matonhodze (2016) asserts that in response the government showed its desire to promote women entrepreneurs through Statutory Instrument 216 of 1994 which amended the Regional Town and Country Planning Act Chapter (29:12) thus allowing for the development of non-residential activities in residential areas commonly known as home industries. This saw the flourishing of women entrepreneurs' activities such as hairdressing, tailoring, fast foods outlets, welding and carpentry.

Labor Force Survey (2015) lamented that with the deteriorating economic activities, deepening poverty and rising unemployment in the late 1990s and early 2000 women entrepreneurs' effectively became the mainstay for the majority of Zimbabweans much to the dismay of the government of Zimbabwe which in 2003 enacted the Hawkers Act which mandated the municipality police to clear all unlicensed street vendors operating in urban areas. FinScope Survey (2012) further observed that the year 2005 in line with the Hawkers Act of 2003 the government of Zimbabwe launched Operation Restore Order

(Murambatsvina) a countrywide clean-up exercise which resulted in a crackdown on women entrepreneurs.

Labor and Economic Development Research (2013) emphasized that in the year 2010 the Government of Zimbabwe enacted the Broad Based Women Economic Empowerment Framework which among other things promoted the growth of women entrepreneurs reserving certain business sectors to women. Table 1 below illustrates some of the major business sectors that women are participating in.

Table 1: Main business sectors for women entrepreneurs

Business sector	Major Activities
Cross border	Selling crocheted items to neighboring countries and come back with goods for example electric items for resale
Vending	<ul style="list-style-type: none"> i. Food vending ii. Fruit vending
Agriculture	<ul style="list-style-type: none"> i. Poultry rearing and selling ii. Market gardening
Retail	Tuck shops in backyards
Service sector	Hairdressing, domestic services and wedding decorations
Manufacturing	<ul style="list-style-type: none"> i. Manufacturing lotions and floor polish ii. Sewing and knitting iii. Brewing of traditional beer
Mining and stone quarrying	<ul style="list-style-type: none"> i. Stone crushing ii. Artisanal mining
Multi-sector trading	<ul style="list-style-type: none"> i. Cross border trading ii. Poultry breeding iii. Market gardening

Source: FinScope Survey (2012).

Table 1 illustrates main sectors in which women entrepreneurs in Zimbabwe are participating in and making a living. Due to economic turn down most women are now concentrated in sectors that require less capital start-ups such as buying and selling

2.4.4 Contribution of women entrepreneurs to the development of a country

Women entrepreneurs make a considerable contribution to production, consumption and creation of employment and income generation in developing countries. Women entrepreneurs are a source of sustenance for the majority of the poor, unskilled and socially marginalized population, especially women. Women entrepreneurs are vital in the economic growth of most developing countries. Women being the backbone of rural economies in developing countries and specifically in Africa, play a significant role to ensure their families well-being. This is seen in terms of providing food, shelter, health and education for the children.

Being the majority (about 55 per cent) of the rural population, their role is crucial in bringing about change in their communities. Most of the rural women provide for their families through subsistence farming and other agricultural activities supplemented by petty trade or micro enterprises (Kibas, 2005).

Over the past two decades, women entrepreneurs have risen rapidly in all regions in the world. The contribution of women entrepreneurs' income to total household income is significant in many regions: for example, in several African countries, rural women entrepreneurs' income accounts for nearly 30 percent of total income and over 40 percent of total urban income. The contribution of the women entrepreneurship sector to GDP is probably also significant. For those countries where estimates exist, the share of the women entrepreneurs' in non-agricultural GDP is between 45 to 60 percent

(Kibas, 2005). Kibas (2005) further notes that estimates of the size, contribution, and composition of the sector vary widely, according to what size of enterprises are included, whether agriculture is included, and how much of women's entrepreneurs work is included. Women entrepreneurs provide jobs and increase incomes of the most vulnerable groups in society especially the very low income group.

In addition, women entrepreneurship provides outlets for experienced specialist human resources from the medium and large scale enterprises who wish to be self-employed using minimal capital. Women entrepreneurship stimulates and enhances innovation and adaptation; and also helps in the mobilization of capital and human resources (Charmes, 2006).

Women entrepreneurs' activities can enhance the confidence levels of women, because they feel a sense of economic independence by being able to take care of their family by earning small incomes (Kusakabe, 2010). Through the mobilization of a community's talents as entrepreneurs and their capacity for capital generation, women entrepreneurship trading can function as survival and poverty reduction among impoverished urban communities by creating employment and savings opportunities, and enhance community development through improved entrepreneurial skills (Tambunan, 2009).

Women entrepreneurs have shown some dynamism in creating new jobs, for example in Latin America, 8.4 of every ten new jobs created between 2004 and 2007 were in the sector of women entrepreneurship; in Asia, the sector absorbs between 40 and 50 percent of the urban labor force, and in Africa, the urban sector currently employs some 60

percent of the urban labor force and will create more than 90 percent of all additional jobs in the region (ILO, 1997).

2.4.5 Women entrepreneurs: Best practices

This section shall focus on the success stories and initiatives of women entrepreneurs in Swaziland (Africa), Canada (America) and China (Asia).

- **Eswatini**

The total population of Eswatini is just 1.3 million and 63 per cent of the population living in poverty. The economy of Swaziland evolves around agriculture and 80 per cent of the population still lives as peasant farmers. Women entrepreneurs amount up to 71 per cent. Most women entrepreneurs face a number of constraints in regards to their business operation. These includes; cultural, societal and work life balance. The challenges originates from the Moswati cultural value that entails that man is the breadwinner. A woman exhibiting her entrepreneurial skills is viewed by the society as wanting to take over the leadership role of the man. In a bid to assist women entrepreneurs the Eswatini Government has adopted the Centre of Excellence (COE). The CEO programme was initiated by Gender Links 2012. The programme targets to address the range of constraints faced by rural women entrepreneurs to achieve economic independence through enterprise development. The programme targets women 18 years and above who are running their businesses. A total of 51 per cent women entrepreneurs have benefited through the COE in areas such business networking, business development skills and life skills trainings.

- **Canada**

In Canada female entrepreneurs face unique barriers as they move along the business cycle. As a result, women own fewer than 16 per cent of businesses and are underrepresented in the economy.

By addressing women's economic empowerment through initiatives such as the Women Entrepreneurship Strategy, Canada will have the potential to add \$150 billion in incremental GDP by 2026 and reach its goal of doubling the number of majority women-owned businesses by 2025. As part of the Strategy, the Government is making funding available directly to women entrepreneurs through the Women Entrepreneurship Fund. The objective is to provide support to women to grow their businesses and facilitate their pursuit of opportunities in markets abroad. The Fund is a \$20 million investment providing up to \$100,000 in non-repayable contribution funding for 12 months (OECD, 2012).

- **China**

There are more than 29 million women entrepreneurs in China and they make substantial contribution to the socio-economic development of the country. A study conducted in 2015 in Beijing revealed that the challenges facing women entrepreneurs included inadequate access to finance, dishonest workers and strong competitors. Yu, (2015) asserts that Government and stakeholders work together to improve women entrepreneurs with various programmes.

2.4.6 Lessons' learnt

Globally women entrepreneurs struggle to obtain credit, to access entrepreneurship education and cultural norms make it difficult for them to cultivate business

networks. Sanderson (2011) assert that in Third World Countries (TWCs) there are internal deficiencies which include lack of a viable policy framework to promote gender equity and equality. Thus, women entrepreneurs face the battle to create growth-oriented businesses.

2.4.7 Austerity measures and rural women entrepreneurs

OECD (2012) opines that austerity measures are political and economic policies that aim to reduce government budget deficits through spending cuts, tax increases, or a condition of both. World Bank, (2014) asserts that the majority of the austerity measures have been introduced in European countries for example Greece, United Kingdom, Ireland and other African countries. In most macroeconomic models austerity policies have generally increase unemployment among women.

According to OECD 2012 in Greece women businesses fell from 2.9 per cent in 2009-2013 to 0.8 per cent. Austerity measures have a bearing on women entrepreneurs who occupy the bottom of the global economic pyramid with less protection (OECD, 2012). Women entrepreneurs are affected by decreasing demand, falling prices and fluctuations in the exchange rates associated with the economic crisis forcing their businesses to collapse (OECD 2012). Consequently, ILO, (2015) opined that this impacted negatively on household income leading to family breakdowns, poverty, reduction in food quantity and quality of food purchased, reduction in medical care and increased divorce rates.

2.5 Constraints faced by women entrepreneurs

This section provides an understanding of the constraints faced by women entrepreneurs.

According to the World Bank (2016), there are three pertinent factors or dimensions that constrain women in a bid to become viable entrepreneurs. These are; political, social and

economic empowerment. As such, the constraints that women entrepreneurs face are detailed below;

The greatest barrier facing women entrepreneurs in Zimbabwe is access to finance (Moppa, 2017) Access to finance is an issue because of requirements of collateral. In Zimbabwe per cent of women own property and that makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas need financial and lack the collateral to enable them to secure bank loans (WB, 2016). Financial Inclusion; Notably, in Zimbabwe a total of 43 per cent of women entrepreneurs about 1.2 million are financial excluded that is they do not use any financial products or services for their businesses (FinScope, 2012). Thus if women borrow they borrow from friends and family members, if they save, they save at home

Gray (2016) notes that women's major problem during the startup is the credit discrimination. Namusonge (2014) notes that, although inheritance laws were revised with the succession Act of 1981, women have rarely inherited land and other property in their own right. This means that they lack title deeds which are still the most commonly used form of security for borrowing money. Gender inequality leads to low self-esteem and self-fulfilling prophecy. Haralambos and Holborn (2010) notes that when individuals meet in society, they are likely to attach relative and subjective meanings to social happenings and this leads to self-fulfilling prophecy.

Rural councils have proved to be a very big problem to women entrepreneurs living in rural areas in Zimbabwe in the sense that they are not engaged in matters concerning them as important stakeholders, the fees being charged on them does not commensurate with

the services provided in return by the council for example areas in which they are operating their businesses lack proper water and sanitation facilities (Athanne, 2014)

University of Zimbabwe Institute of Environment Studies 2018 noted that 65 per cent of women entrepreneurs agriculture produce is lost due to poor post-harvest processing and saturated market. Most women entrepreneurs fail to start and grow business because of the lack of entrepreneurship skills. Notably, women entrepreneurs have little knowledge of management functions that is planning, organizing, leading and controlling (International Finance Corporation, 2010).

Records pertaining to production, inventory, material consumption and sales are ill maintained. According to WB (2015), in the absence of these data the entrepreneur cannot gauge the true performance of her enterprise. Besides incomplete records are not accepted by lending agencies at the time of application. Poor record keeping can cause legal complications at times of inspection by various authorities (WB, 2015).

Most women entrepreneurs face competition from counterparts who introduce new products or services or improve their production processes, looking the resources to respond rapidly (Aldrich & Zimmer, 1986). Competition (markets) and information related factors are said to be major challenges, competition is seen in form of the size of market share in rural setting (WB, 2015). Most of these markets are not expanding and new competitors such as mini-supermarkets with wide varieties of products for those who were engaged in selling household products are emerging (FinScope survey, 2012)

Information exchange and learning is said to take place in network structures (Vinze, 2013). Moppa (2015) in his research on Nigerian women entrepreneurs in high

technological enterprises established that being a woman does not represent a difference, being a married woman does. Aldrich and Zimmer (2016) proposed that if women increase the diversity of their networks and the way they plan and monitor their networks, the diversity of women networks is likely to influence them to start enterprises in male dominated sectors. Women entrepreneurs face the challenge of mobility, for example to attend to trainings, deal with networks. Poor infrastructure- roads and transport costs oblige women entrepreneurs to spend more money on transport. Due to the global economic instability and hyperinflation adjusting of prices on agricultural produce is proved to be a hurdle for women entrepreneurs. Thus, their agricultural produce are sold at lower price and impacting them negatively on their profit. Women entrepreneurs lack capacity to conduct product quality control. Proper, systematic quality control will detect if the products offered meet the required norms to satisfy customers (Pienaar, 2012

Due to the high prevalence of gender based violence in Zimbabwe women entrepreneurs are negatively impacted by this phenomenon. The patriarchal nature of the society leads women to be submissive to their husbands and not question any moves that might impact their enterprises negatively.

2.6 Impact of constraints faced by women entrepreneurs on their livelihoods

This section focuses on impacts of constraints faced by women entrepreneurs on their livelihoods. Livelihood refers to economic production, employment and household income. It also relates to opportunities that allow youths and women to sustain themselves economically (ILO, 2014).

World Bank (2015) further notes that, a livelihood is an empowering experience that may change a person's perceptions of self-worth and well-being and provides other sources of social support and has the potential to reduce their dependence on others. As such, it is imperative to note that entrepreneurship is a form of a livelihood strategy that generates income and sustains families at household and national level. Four different institutional sites namely; household, market, community and the state constrain women entrepreneurs. The constraints emanate from the gender asymmetries at these sites. WB (2015) pointed out that these asymmetries are based on gendered access, control over resources, gendered state policies and programs, unequal power and participation within the market and at community levels.

According to WB, (2015) regarding to access to markets, men and women have different access to agricultural finance, input and produce markets because of the gendered social norms, control over assets and knowledge about markets operations. It is imperative to note that the gendered asymmetry in access, control and participation affects women's well-being or women's condition that is nutritional status, health and education (WB, 2015). The well-being aspect or women's conditions are affected by availability of resources that is financial, social and physical. Accordingly, this will impact negatively on livelihood development (ILO, 2014). The next section shall focus on institutional frameworks for combating the constraints faced by women entrepreneurs.

2.7 Institutional frameworks for combating the constraints faced by women entrepreneurs

Several interventions are being made or carried out by a number of stakeholders to ensure that women entrepreneurs are assisted. The Government, NGOs and Private sector are

working hand in glove to empower women entrepreneurs to grow their enterprises (WB, 2015). The following are the institutional frameworks that attempts to address constraints faced by women entrepreneurs;

Women Development Fund was conceived by the Government of Zimbabwe in 2006 and officially launched in 2009 (Government of Zimbabwe, 2007). The WDF reach the target beneficiaries through the MoWACSMED. The WDF has been identified as a flagship project under the social pillar of the Government of Zimbabwe blue print the TSP (2018) targeting on Social Services and Poverty Eradication (Government of Zimbabwe, 2017).

Investment promotion is critical to the development of women entrepreneurs. High interest rates and high inflation adversely affect the growth and development of women entrepreneurs' in Zimbabwe. According to Gono (2012) it is therefore critical for macroeconomic policies to create a conducive environment for women entrepreneurs'.

Local authorities and utilities in Zimbabwe are encouraged to identify incentives that encourage women entrepreneurs to establish themselves and register. Rates rebates or discounts on land and services, for example can represent a valuable incentive for women entrepreneurs' (Gono, 2012)

Many women entrepreneurs in Zimbabwe have failed to operate successfully because they do not have sufficient information and intelligence on market opportunities and market trends. To counter the market penetration challenges being encountered by women entrepreneurs the Zimbabwean government has come up with the following strategies for intervention (Nyoni, 2015).

The government has availed pre-investment studies that are sector specific to women entrepreneurs so that they can enhance their competitive advantage business associations

are providing a service to women entrepreneurs' on market opportunities so that they can tailor their operations towards the exploitation of the available opportunities (Nyoni, 2015).

Significant access to markets by women entrepreneurs are also gained through the promotion of sub-contracting, franchising, value chain forums, licensing, joint ventures and other forms of business linkages. In such incidences the Zimbabwean Government and NGOs have introduced regulations to protect women entrepreneurs from exploitation such as the prompt payment legislation (Nyoni, 2015).

The Zimbabwean Government is encouraging quality assurance measures and accreditation to ISO 9000 and other standards. Meeting these standards will increase the global competitiveness of women entrepreneurs' as they are able to offer quality products to the market both internationally and locally (Nyoni, 2015). Existing institutions such as Scientific, Industrial, Research and Development Centre (SIRDC), Professional Women Executives and Business women's Forum (PROWEB), Econet wireless and the Centre for Innovation and Enterprise Development in Zimbabwe have been encouraged by the Government to strengthen their programmes to assist women entrepreneurs (Gono, 2012). The Zimbabwean government through local authorities is making market trading and manufacturing points for women entrepreneurs'. Local authorities are reversing the operative master plans and local plans in-order to site facilities for women entrepreneurs' close to both the market and suppliers of raw materials (Ndlovu, 2015).

The Zimbabwean government is encouraging women entrepreneurs' to adopt information technology such as e-commerce and wireless to enhance their competitiveness. This will

enable women entrepreneurs to respond to the demands of the 21st century in that they are able to communicate quickly and effectively (Ndlovu, 2015).

Entrepreneurship training is being carried out on a national basis targeting women entrepreneurs, youth and the unemployed. The trainings are mainly business skills which includes drafting business plans and small business bookkeeping. This kind of training is necessary due to the fact that for women entrepreneur to access funds, a suitable business plan is required (Gono, 2012).

Technical skills are being provided to sharpen the skills of women entrepreneurs' in-order for them to produce goods to the required international standards which in turn enhance their global competitive advantage. Institutions of higher learning, technical colleges, vocational training centers and the private sector play a pivotal role in this exercise since they are involved in the actual training as service providers (Ndlovu, 2012). In Zimbabwe formal financial support is provided by Zimbabwe Women's Micro finance Bank, Commercial Banks, NGO's, microfinance institutions and Savings and Credit Cooperatives Societies among others. These employ an integral approach, disseminating information and building capacity of women's groups in effective management of revolving funds (Commonwealth secretariat, 2014).

Most commercial banks have special products for women entrepreneurs' in most cases offered along with other normal banking facilities however concerns have been raised as to the conditions of access to them and the cost of money borrowed (WB, 2015). Informal financial support services include variations Internal Savings and Lending Schemes (ISALs) which have roots in traditional mutual guarantee systems. The main idea behind

ISALs is to generate a financial base targeting women mainly to embark on income generating projects focusing on poverty eradication (Government of Zimbabwe, 2016).

NGOs play a major role in empowering women entrepreneurs. Organizations such as Care International, World Vision, Plan International, ILO. NGOs provide technical assistance, advocacy, grassroots development to female entrepreneurs and other networks which are highly helping the entrepreneurs in Zimbabwe (WB 2017). ILO is actively involved in training women entrepreneurs through programmes such as Start Your Business and Start and Improve Your Business in Zimbabwe. ILO is also funding the Expand Your Business training for women entrepreneurs (Hwengwere, 2014).

The next section discusses the policy measures need to improve women entrepreneurs.

2.8 Policy measures needed to improve women entrepreneurs

ILO (2013) notes that given the constraints that are faced by women entrepreneurs integrated measures are needed to realize the growth of women entrepreneurs' potential. In this vein it is imperative to note that programmes and services should take into account women entrepreneurs' specific needs and recognize that women entrepreneurs are diverse. ILO (2013) pointed out measures that should be considered by the Government in a bid to promote women entrepreneurs as follows to;

- Foster an enabling business and financial climate for women entrepreneurs,
- Eliminate structural barriers, take concrete actions through strategic policies and partnerships,
- Create new and innovative opportunities for women entrepreneurs to thrive and grow,

- Improve rural women's entrepreneurial skills,
- Gender mainstreaming,
- Develop gender sensitive financial and business services.

2.9Summary

This chapter has reviewed related literature on challenges faced by women entrepreneurs. The study adopted the Asset Based Community Development theory which illustrates women empowerment within a society as the theoretical framework of the study. It has been established through the literature review that developing countries like Zimbabwe face internal deficiencies like viable policy frameworks to promote gender equity and equality and thus, women entrepreneurs struggle to create growth-oriented businesses. The next chapter will focus on research methodology.

CHAPTER 3 METHODOLOGY

3.1 Introduction

This chapter explores research design and methodology. Sampling and population will be discussed. Focus will be given on data collection instruments. In this regard, the research adopted a survey as a research design. The population of this study was 960 women entrepreneurs with a sample of 96 women entrepreneurs of Murewa District. Instruments used to collect data were questionnaires, key informant guide and focus group guide. The procedure that was undertaken to collect data was that the researcher sought permission from AUREC, Provincial Administrator for Mashonaland East Province and District Administrator for Murewa District. The researcher selected and prepared tools for data collection and the research participants were contacted. Data was analyzed using the thematic analysis, objectives were treated as themes and sub themes.

3.2 The Research Design

The study adopted the survey research design. The choice of the survey design was justified on the grounds that the women entrepreneurs are critical in the economic, political and social arena globally considering the fact that entrepreneurs are a solution to unemployment. The researcher contended that a survey was deemed appropriate for this study because of its strengths in exposing the in-depth study of the topic under investigation.

Data collected in this study was premised on a mixed approach where the combination of both quantitative and qualitative approaches was employed during the entire research process. The research philosophy used in this study is compatible with the mixed paradigm

in which both positivist and interpretivism philosophies were employed. The use of mixed methods is consistent with assertions by Creswell (2014) who notes that mixed methods capitalize on the strengths of both qualitative and quantitative approaches. Qualitative research approaches use people's experiences and hence, research is grounded in people's experience. The researcher conducted interviews with women entrepreneurs and focus group discussions with the Ministry of Women Affairs, Community, Small and Medium Enterprise Development officials in Murewa District, to gain a deeper insight into subject under investigation. On the other hand, quantitative research approaches use statistical techniques to arrive at conclusions.

The current research used both the qualitative and quantitative research approaches. The choice of mixed research approaches is derived from the notion that mixed studies offset the weaknesses of both approaches.

It is against this background of research dynamism that the researcher physically went to collect data with the awareness that he was an important part of the research process. The fact that views, opinions and perceptions can only be obtained from people in their natural setting made the researcher interact with research participants in their natural setting. This interaction created a researcher- participant kind of relationship where the meaning and knowledge generation activity was paramount.

3.3 Population and Sampling

The population of this study was made up of women entrepreneurs from the twenty business groups in Murewa District. The groups were organically formed and later registered with the Ministry of Women's Affairs, Community, Small and Medium Enterprise Development (MoWACSMED) based at Murewa District offices. The total

population size is 960 and from it, the study sample was chosen. Women entrepreneurs were chosen because they are the beneficiaries of all the intended women empowerment funds and programmes targeted to address economic imbalances in the community and foster an upward trajectory in economic growth to achieve a good sustainable economic growth. This population provided valuable information on the constraints and opportunities facing rural women entrepreneurs in Murewa District.

The sampling process in this study was carried out in two critical levels. Firstly, the site selection was done using purposive sampling. The researcher used his prior knowledge of the site (Murewa District) in selecting the sample. Prior knowledge enabled him to seclude other districts since Murewa District had some viable projects of repute. Additionally, the selected women were not only chosen but principles of expert sampling were taken into account. Expert sampling takes into account the experiences and rich knowledge possessed by a defined group of participants. Secondly in selecting the actual participants, the researcher used simple random sampling in which women in the identified groups had equal opportunities to participate in the study.

To determine the sample size, the researcher referred to Amin (2005) who said that it is acceptable to sample from 0 to 20% of the population, although this range can change with the size of the population studied. Thus, the researcher decided to consider 10% of women involved in informal groups. Therefore, according to Amin's formula, the sample

is $\frac{960 \times 10}{100} = 96$ women entrepreneurs. Thus, the researcher has targeted purposively the women entrepreneurs from the MoWACSMED database from who were running business in the Murewa District and had benefited from the WDF. Thus 96 respondents were

chosen among women entrepreneurs who benefited the WDF and entrepreneurial trainings as a representative sample.

Once the number of women entrepreneurs to be interviewed per group was determined, participants were then randomly chosen from the groups using the lottery method. The researcher used the MoWACSMED database as the sampling frame and every member in a particular group was assigned a unique number. These numbers were put in a jar and thoroughly mixed. The researcher then picked some numbers without looking at them. If the woman chosen was not available, the researcher would repeat the procedure. This type of sampling was chosen because it was considered a good method to randomize the selection. Table 2 illustrates the women business groups and total sample.

Table 2: Business groups representative sample

Business Group	Group population	Sample size
1	46	5
2	60	6
3	45	5
4	47	5
5	50	5
6	60	6
7	50	5
8	40	4
9	50	5
10	49	5
11	48	5
12	40	4
13	50	5
14	38	4
15	50	5
16	40	4
17	62	6
18	48	5
19	40	4
20	47	5
TOTAL	960	96

Additionally, the researcher engaged officials in the MoWACSMED as key informants. This is because they offer a supervisory role to NGOs that offer trainings to women entrepreneurs and monitor participation of women in empowerment programmes and projects in the District. The MoWACSMED also monitor the selection process of the disbursement of the women development fund in the district and refer women entrepreneurs to relevant financial institutions for assistance. They are also the custodians of the database and gender disaggregated data relating to women entrepreneurs in the District. Additionally, the MoWACSMED has an important role to play in addressing the challenges relating to women entrepreneurs in the District. Although the ministry is divorced from the day to day running of the women businesses, it still provides the much needed and critical support for business growth and sustenance. The ministry acts as the business incubators in the district especially for women entrepreneurs they assist women entrepreneurs in writing up business proposals for financial assistance. Table 3 below illustrates the respondents who participated in the research

Table 3: Respondents who participated in the research

Category of participants	Justification for inclusion in sample	Data collection technique
Ministry of Women Affairs, Community, Small and Medium Enterprise Development	-They are the custodians of the women entrepreneurs' database. -They offer trainings and monitors NGOs that assist women entrepreneurs on entrepreneurship development.	Key informant interviews
Murewa District women entrepreneurs Cluster Chairpersons and the MRDC Gender focal Person	-They act as instructional leaders amongst women entrepreneurs.	Focus group discussion

3.4 Data Collection Instruments

The researcher used the following data collection instruments: Questionnaires and focus Group Discussion Guide, and a Key informant interview guide. The next section explains in detail how these instruments were used.

3.4.1 The questionnaire

The underlying objective was to translate researcher information needs into a set of specific questions that respondents were willing and able to answer hence questionnaires were used to gather data from Murewa District women entrepreneurs. It was much cheaper to use the questionnaires in terms of cost and time. Respondents were able to complete

during their own spare time, reducing bias as the researcher was not visible to them. Although the purpose of the study was fully explained in detail, rural women entrepreneurs are still not keen to participate in studies that involve writing down responses on a questionnaire due to political victimization. As far as distribution is concerned there were two options, leaving the questionnaires with cluster chairperson or setting up appointments for hand delivery. Thus questionnaires for the women entrepreneurs' were left to the cluster chairperson who then would hand-over to the respective entrepreneur.

3.4.2 Key Informant interview guide

The types of questions were open ended and descriptive in nature, usually reacting to a given situation presented by the researcher. Key informant interviews were targeted at the Murewa District Implementation Committee (DIC) made up of five Government Departments headed by the District Administrator who coordinates all government programmes in the District. After authorization from the District Administrator to conduct the research, the researcher was instructed to be in contact with the District Development Officer (DDO) of MoWACSMED who is the secretary of the DIC for assistance. The researcher had to look for the DDO who was in the District Administrator's boardroom. The researcher was accredited to enter into the District Administrator's boardroom where members of the DIC from the five Government Departments were seated so that the interview could be conducted. The District Administrator who is the chairperson of the DIC entered in the boardroom and an opening prayer was given followed by self-introductions. The researcher was then given the floor to introduce himself to the DIC members who were in the boardroom. Interview was set up and it started.

3.4.3 Focus group discussion guide

The researcher made use of the Focus Group Discussion guide which is a list of unstructured questions prepared in advance. This was meant to ensure that all salient issues regarding women entrepreneurs. The use of the Focus Group Discussion guide with a list of questions made the discussion to remain focused and it allowed probing to take place. The researcher probed the participants as a way of soliciting information which was done where views and opinions of participants were not clear or by order to get additional information when participants made vague comments. Probing facilitated the exploring of participants own experience, views, opinions, wishes and even concerns which may not be obtained using other data gathering tools. The researcher explained the benefits of their participation to the study.

On the very day of the Focus Group Discussion before the start of the discussion a friendly discussion on the ground rules which were to be followed was held. Although not exhaustive the rules were as follows:

- A person could use the language of own choice.
- There was no wrong or right answer.
- There was need to respect the views of other participants.

The effect of creating guiding rules by the researcher was made with a view to allow participants to disclose their behaviour and attitudes they could not disclose during the interviews.

3.4.4 Documentary Analysis

Various official documents relating to women entrepreneurs were used as benchmark. Reports by MoWACSMED and statistics were of major concern. The official core values,

mission and vision statements for business proposals were also reviewed by the researcher to establish their relevance to the issues of women entrepreneurship. To that end, access to desired documents is sought from relevant authorities. The documents constituted a pivotal data gathering tool. The study used a documentary analysis guide/framework with some key themes that were identified to guide the researcher. It was anticipated that the documentary analysis procedure would provide an in-depth understanding of the subject under investigation. The procedure for obtaining the documents, entailed that the researcher made a formal request to get the documents from the relevant authorities.

3.5 Data Collection Procedure

In this study the researcher sought authority to conduct research from Africa University Research Ethics Committee and it was granted as indicated on Appendix 5. Permission was also sought from the Mashonaland East Provincial Administrator and District Administrator for Murewa District to conduct research with women entrepreneurs and it was granted as reflected on Appendix 6. The researcher selected and prepared tools for data collection and people who constituted the research sample were contacted. It was also made clear that there were no wrong or right answers and the researcher also highlighted that the information which was to be collected was strictly going to be used for research purposes. Questionnaires were also administered to the sampled population. This was done when the researcher had explained all issues of concern so that participants would feel free to express their views.

3.6 Analysis and Organization of Data

After the collection of data, the first port of call was the transcription of data. This was followed by proof reading or data cleaning to remove errors or erroneous responses. This was followed by data coding. Data was analyzed using the thematic analysis. The objectives were treated as themes and sub-themes were developed. The views from respondents that were collected from qualitative data was analyzed with a view to generate themes. This research had qualitative and quantitative data. There was need to draw meaning from the varied responses and thus data was analyzed using the thematic analysis. Thematic analysis condensed raw data into categories or themes based on valid inference and interpretation. For the interviews, data was first audio recorded and then it was transcribed. The responses were thus put into themes which tallied with the research questions. Narrative reports were given using the transcribed data.

3.7 Ethical Considerations

Ethics define the right and the wrong conduct in research. The researcher respected and upheld the following ethical principles in a bid to prevent harm, protect dignity, rights, safety and well-being of actual or potential participants.

3.7.1 Approval to conduct the research

Permission to conduct the research was obtained from the Africa Research Ethics Committee. Further permission to conduct research with women entrepreneurs was sought from Provincial Administrator for Mashonaland East and the District Administrator for Murewa District.

3.7.2 Informed consent and voluntary participation

Consent is one aspect which was observed by the researcher. The researcher informed the participants about the research and written consent was sought from the Provincial Administrator for Mashonaland East Province and District Administrator for Murewa District. The participants were informed on the purposes, methods and intended use of the data. The benefits and risks of the research were elaborated in great detail. The research participants were to consent to voluntarily participate without any coercion, undue influence or manipulation of any nature. The researcher also highlighted to the participants that they will be at liberty to take part in the research and to withdraw their participation at will by simply notifying the researcher and no question would be asked in respect of such action. Consent was also sought from the interviewees to audio record them. All the respondents were assured that their responses were to be used for the purposes of this research only.

3.7.3 Confidentiality, privacy and anonymity

The researcher also respected confidentiality of information supplied by the research participants and the anonymity was highly respected. In a bid to guarantee anonymity, the researcher used codes instead real names of participants. It was critically important for the researcher to collect, process, and store and dispose the data in accordance with the legal requirements. The participants were informed that the data that was to be collected was solely be used for academic purposes only and that all the information collected was to be treated as highly confidential.

3.8 Summary

The chapter outlined the research methodology that was employed in this study. The study adopted the cross sectional survey research design with use of both qualitative and quantitative research approaches. Questionnaires were administered to 96 women drawn from twenty organically formed women business groups from Murewa District. The study made use of descriptive and thematic analyses approaches to arrive at research conclusions and observed basic research ethics that govern the conduct of academic studies. The next chapter will focus on the findings of the study, analysis and discussion of the findings.

CHAPTER 4 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents and interprets the findings of the results of the study gathered using the semi-structured questionnaire that was administered to a sample of rural women entrepreneurs, focus group discussions and key informant interviews. Key Informants were identified to provide responses based on their experiences and knowledge of subject under investigation. The data obtained using focus group discussion shall be used to either reinforce or contradict the data gathered using the questionnaire to provide a coherent discussion and interpretation. Additionally, some sections of the questionnaire generated qualitative data, therefore, some typical responses shall be provided to substantiate the data presentation, interpretation and discussion respectively.

4.2 Datapresentation and analysis

The section that follows present the responses that were received from the questionnaire respondents. The presentation is guided by the themes that were formulated from the key research question. A total of 96 questionnaires were administered. However, in some cases there were some non-responses to specific questions as shown by the category 'undecided'.

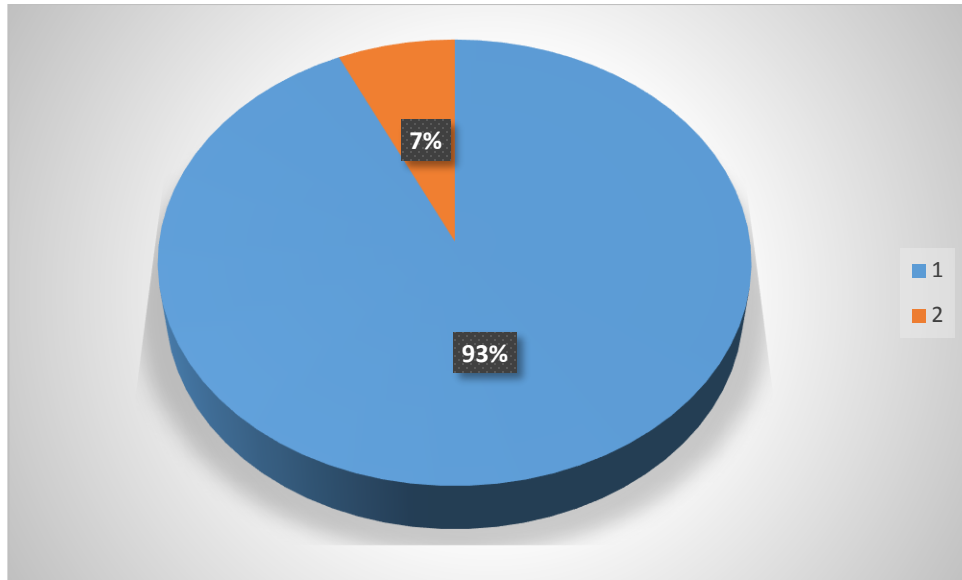


Figure 2: Constraints facing rural women entrepreneurs

Source: Primary Data (2020)

Research findings reveal that 93% of the respondents agreed that there are several constraints facing rural women entrepreneurs. Only 7% of the respondents indicated that there are no such constraints. These constraints may lead to low productivity and frustrations among rural women entrepreneurs. The respondents reflected that political, social, cultural and economic factors play a pivotal role in affecting rural women entrepreneurs. In some cases, it emerged from the respondents that the subsequent elimination of factors that perpetuate the constraints facing rural women entrepreneurs will in a way improve on women's livelihoods as some respondents elaborated that 'different people and institutions differ on strategies to adopt in combating the constraints facing rural women entrepreneurs' (Questionnaire respondent 16).

During the times of economic instability and such periods of hyperinflation, women are vulnerable as compared to male counterparts hence economic instability may perpetuate the constraints (Questionnaire respondent 4).

Some women have voluntarily surrendered; hence people will take advantage of exposing them to constraints knowing their endurance in the public sphere is perceived to be limited. Evidence is vast where women have left active participation in the informal sector due to constraints facing rural women entrepreneurs, hence negative impact on their livelihoods (Questionnaire respondent 3).

It also emerged from the research that some of the respondents indicated that women were being negatively labelled in the business ventures. Some labels had some bearing to issues of constraints facing rural women entrepreneurs. One respondent echoed in a focus group discussion that ‘truly, speaking participation in informal sector require the survivor of the fittest, rural women should be prepared to take risks in order to minimize effects of constraints’ (FGD 1 P3, 11/01/2020).

The study revealed that other rural women entrepreneurs were negatively labelled unfit for the active involvement in the informal sector. It was highlighted that negative perceptions are quite critical since some negative labels will become detrimental on women’s participation, empowerment and productivity respectively.

Such findings corroborate with assertions by Haralambos and Holborn (2010) that when individuals meet in society, they are likely to attach relative and subjective meanings to social happenings and this leads to self-fulfilling prophecy. Responses revealed that constraints facing rural women entrepreneurs are exacerbated by financial instability, lack of shared views on ways to combat and attitudinal factors which in turn, may negatively or positively impact on women’s livelihoods. Women were also marginalized in their participation in the informal sector and this originated from culture and religious factors. Constraints facing rural women entrepreneurs have a gendered face (World Bank, 2012, OECD, 2016).

4.2.1 Constraints and opportunities faced by rural women entrepreneurs

When respondents were asked about how they would rank the impact of constraints facing rural women entrepreneurs on a three-point rank (high, medium and low), responses revealed that respondents had varying perceptions regarding the ranking of level of impact of constraints facing rural women entrepreneurs as shown in Figure 3.

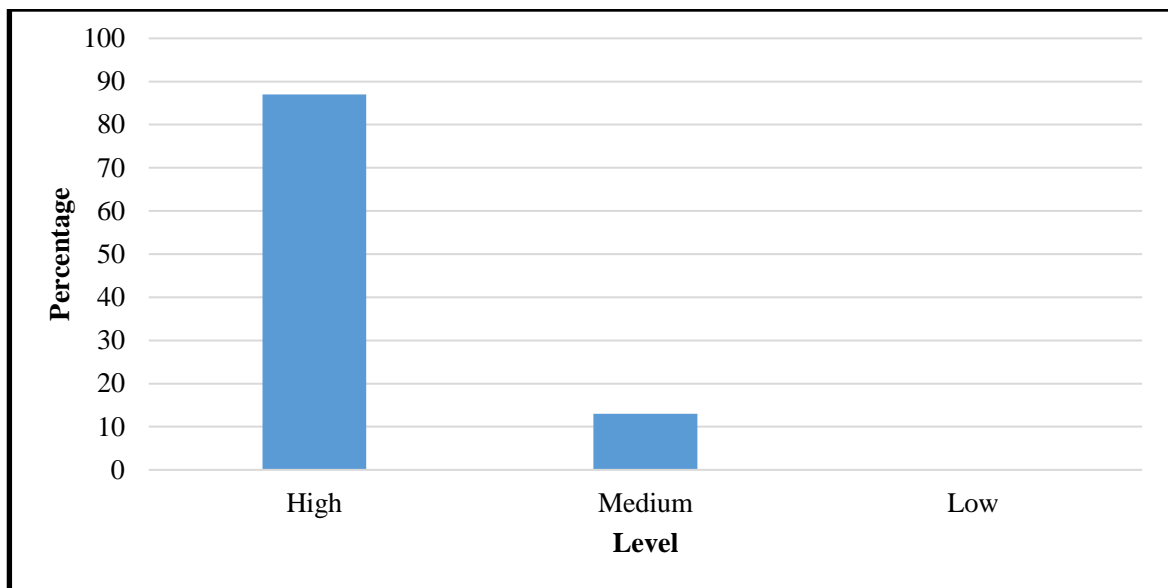


Figure 3: Ranking of constraints facing rural women entrepreneurs

Source: Primary Data (2020)

Figure 3 shows that 87% of the respondents indicated that constraints facing rural women entrepreneurs had a high impact, while 13 % expressed that the impact was at a medium level. There were no responses that pointed to a low-level impact. Thus, women's livelihoods are vulnerable as they seem also marginalized, and this originates from culture and religious factors. This becomes a basis for gender linked vulnerability of women by constraints facing rural women entrepreneurs in the informal sector.

The study reveals that 95% of the respondents indicated that there are several challenges associated with the fight against constraints facing rural women entrepreneurs, while 5% indicated that there are no challenges. The responses indicated among the major challenges was the lack of proper skills to deal with constraints and exploring opportunities facing rural women entrepreneurs. It was also highlighted that constraints and opportunities facing rural women entrepreneurs was more of a culture.

Some of the respondents from focus group discussions opined that “constraints facing rural women entrepreneurs in the informal sector was highly institutionalized, the constraints are universal in nature” (FGD 2 P3, 12/01/2020). Another participant of focus group discussions highlighted that “opportunities facing rural women entrepreneurs are vast, but attitudes to positively tap and utilize, are not conducive enough” ((FGD 2 P6, 12/01/2020).

Asked whether there are supportive mechanisms to address the plight of women entrepreneurs, one participant asserted that:

Women are sometimes not motivated to reporting and fighting constraints they face in the informal sector. In addition, the zeal to explore opportunities facing rural women entrepreneurs is not fully supported hence, a culture of silence regarding the spelling out of constraints and opportunities (Questionnaire Respondent 2).

This was reinforced by information obtained through the focus group discussion where one informant remarked that “the fight against constraints and the exploring of opportunities facing rural women entrepreneurs is constrained by the attitudes of people who place less stigma to the subject”(FGD 1 P7), 11/01/2020).

Another informant had a slightly different argument as she echoed that “institutional frameworks are not doing enough to sensitize people on strategies to deal with constraints

and opportunities facing rural women entrepreneurs, particularly issues of bad corporate governance including corrupt practices” (FGD 1 P9, 11/01/2020).

In support, another key informant claimed that “honestly speaking informal sector is affected by political interference and this is the major problem that worsens constraints and minimizes opportunities facing rural women entrepreneurs” (KII 4, 15/01/2020).

Based on the research findings, it can be noted that the fight against constraints and the exploration of opportunities facing rural women entrepreneurs is constrained by several factors among them political, economic and socio-cultural factors. Women entrepreneurs’ are usually victims hence their livelihoods are at risk. Furthermore, research responses revealed that the fight against constraints and exploration of opportunities facing rural women entrepreneurs is constrained by vast factors which include restricted regulatory laws and lack of adequate funding of the institution and agencies that are mandated to fight constraints and avail opportunities. The findings confirm observations by Transparency International (2013) study findings that the fight against constraints and exploration of opportunities facing rural women entrepreneurs is impacted negatively by a weak legislation and ineffective institutional frameworks.

4.2.2 Effects of the constraints and opportunities on women’s livelihoods

It emerged from the research that 75% of the respondents agreed that constraints facing rural women entrepreneurs had negative impact on women’s livelihoods. However, 22% disagreed with the view, while 3% were undecided. These results are shown in the figure below. In turn, this has a negative effect on sustainable development in general. It also emerged that through excessive constraints facing rural women entrepreneurs, women’s livelihoods and production levels were lowered. Through various efforts to minimize

constraints facing rural women entrepreneurs, women’s livelihoods would be changed for the better as there will be high productivity realised.

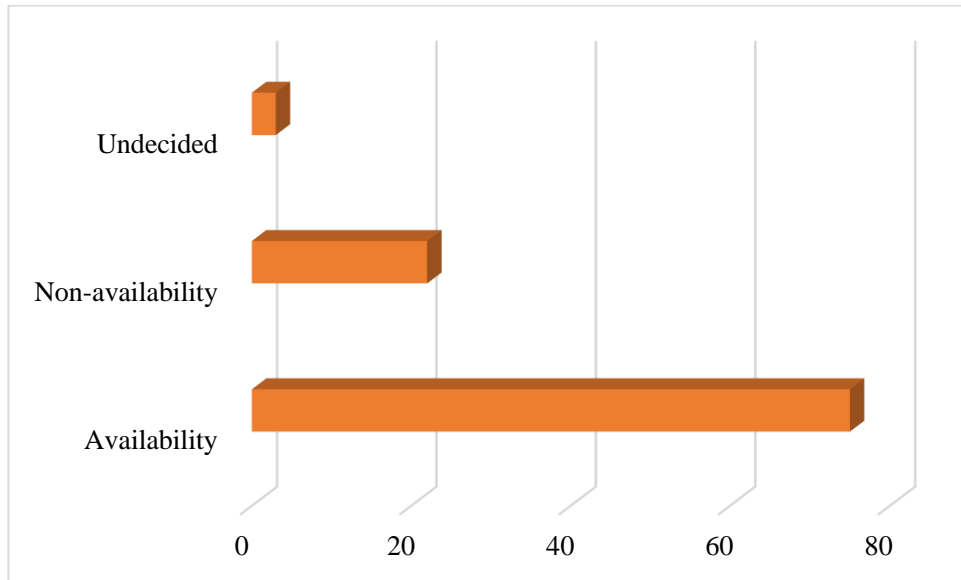


Figure 4: Impact of constraints facing rural women entrepreneurs

Source: Primary Data (2020)

To this end, reduction of constraints facing rural women entrepreneurs has some positive impact on women’s livelihoods as it is perceived as an avenue for development. This was supported by information obtained using the focused group discussion where the study revealed that:

With the reduction of constraints, facing rural women entrepreneurs, the productivity levels in the informal sector are likely to double, therefore women’s livelihoods are likely to be changed for the better and this may increase enhance better living standards (FGD 1 P5, 11/01/2020).

Additionally, key informants had different perceptions on whether constraints facing women entrepreneurs are progressive or otherwise with statements such as “constraints facing rural women entrepreneurs are a hindrance to promotion of women empowerment

(KII 2, 17/01/2020) and “a nation with less constraints, motivates women entrepreneurs hence, the GDP of a nation is increased (KII 4, 17/01/2020).

Based on the findings, it can be noted that constraints facing rural women entrepreneurs has detrimental impact on women’s livelihoods, thus its reduction and eradication is imperative to enhance women’s livelihoods. This confirms observations by UNDP (2011) that eradication of constraints facing rural women entrepreneurs in various sectors of development is the fulcrum upon which all development initiatives and subsequent women empowerment hinges on.

It emerged from the survey that (65 %) of the respondents agreed that there are vast opportunities facing rural women entrepreneurs and this had positive impact on women’s livelihoods in general. However, 32% disagreed with the view, while 3% were undecided. It also emerged that through availing opportunities to rural women entrepreneurs, women’s livelihoods and production levels were increased.

The results of the research pointed to the fact that, in some extreme cases opportunities are vast but are constrained by some perceived lack of fairness in as far as access to opportunities is concerned. The results are shown below.

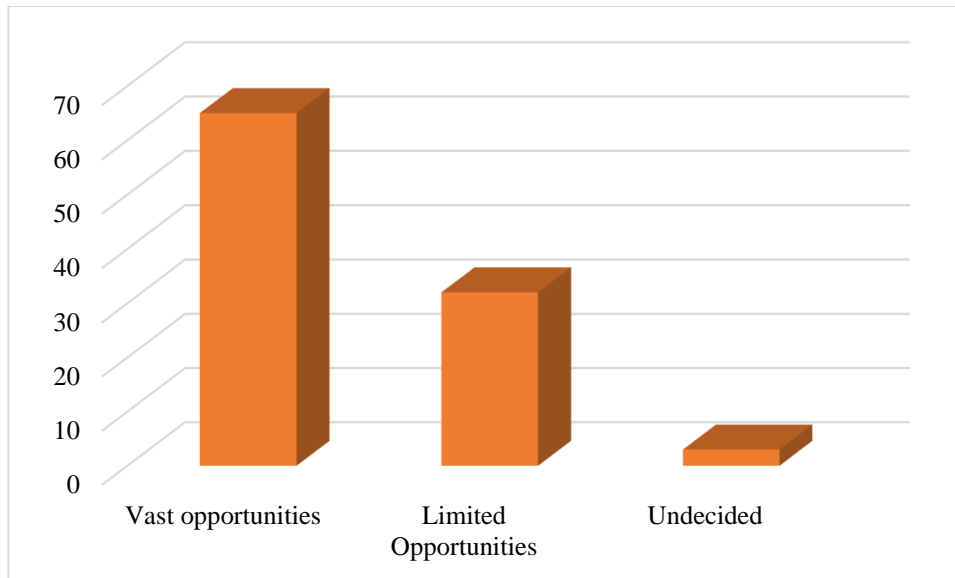


Figure 5: Impact of opportunities facing rural women entrepreneurs on women’s livelihoods

Source: Primary Data (2020)

To this effect, efforts to avail opportunities facing rural women entrepreneurs has some credible benefits and positive impact on women’s livelihoods.

This was supported by information obtained using the focused group discussion where the study participants revealed that “there are vast opportunities facing rural women entrepreneurs and these opportunities have the capacity to change the women’s livelihoods in all spheres of life (FGD 2 P5, 14/01/2020). Another participant noted that “opportunities facing rural women entrepreneurs are dependent on societal attitudes, but where they are provided, it cannot be overstated that they are of high value and effect” (FGD 1P2, 11/01/2020).

On the contrary, key informants identified the following as hindrances to availability of opportunities facing rural women entrepreneurs “opportunities facing rural women entrepreneurs are vast, but the implementation aspect is problematic because society still

perceives women negatively in as far as efforts for total women empowerment are concerned” (KII 2, 14/01/2020).

Based on the findings it can be noted that opportunities facing rural women entrepreneurs are vast, but they are constrained by some cultural belief and negative societal perceptions. This has an indirect detrimental impact on women’s livelihoods. Therefore, this orientation comes as a drawback to the efforts towards availing opportunities to women entrepreneurs.

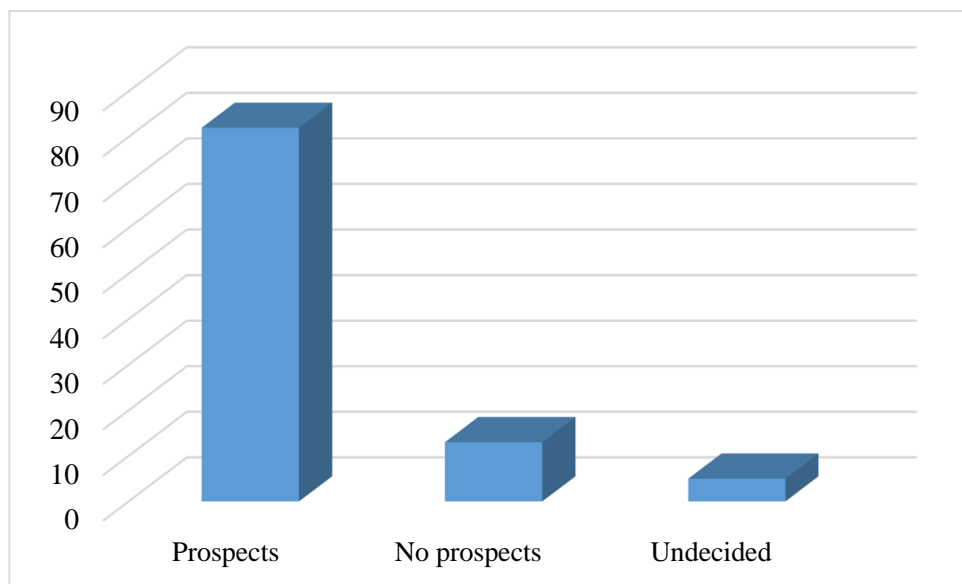


Figure 6: Possibilities for improvement of rural women entrepreneurs’ livelihoods

Source: Primary Data (2020)

It emerged from the research that 82% of the respondents indicated that there were potential prospects for combating constraints and exploring the opportunities facing rural women entrepreneurs, while 5% of the respondents indicated that there were no prospects /possibilities. On the other hand, 13% of the respondents were undecided. Some of the typical responses from the questionnaire were:

- The new dispensation/administration philosophy on promoting the emancipation and representation of women in public sphere fields comes as a big window of hope and prospect. (Questionnaire Respondent 9).
- The establishment of the grassroots structures on women empowerment is a great prospect. (Questionnaire Respondent 2).
- The adoption, promulgation and continued review of gender-related pieces of legislation and policies is one opportunity (Questionnaire Respondent 14).

However, despite possibilities, typical responses from key informants pointed to that “the biggest hindrance to the possibilities is our thinking, and we should try to refine our attitudes at all cost” (KII 6, 15/01/2020).

Based on the findings, it can be concluded that there are vast possibilities and prospects for combating constraints and maximizing the exploration of opportunities facing rural women entrepreneurs to enhance women’s livelihoods. This is strongly supported and anchored by the policy initiatives that the new dispensation /administration in Zimbabwe has promulgated, adopted and enacted respectively.

4.2.3 Institutional framework for addressing the constraints faced by women entrepreneurs

The study reveals that 80% of the respondents indicated that institutional frameworks have a positive role in promoting women’s empowerment through combating the constraints they face while 20% indicated that institutional frameworks have a negative role in promoting women’s empowerment. These responses are presented in the figure below. The responses revealed that a considerable number of respondents acknowledge the positive role played by Women Group Activists (WGA) in empowering women in economic and social development. However, other respondents felt that due to the

exposure of women to constraints, it was not credible to perceive the Women Group Activists' (WGA) role in this regard as positively instrumental.

The provision of and access to opportunities to assist the rural women as they engage in entrepreneurship business was cited as a major aspect of empowerment while on the negative side, the vulnerability to constraints facing rural women entrepreneurs was also cited as the major drawback and side-track hindering the empowerment efforts. The need to promote women's empowerment through engagement in entrepreneurship mainly based on the initiatives centred on reducing and eliminating constraints facing rural women entrepreneurs. Notwithstanding, other factors the positive role of Women Group Activists (WGA) in empowering women was hailed by a significant number of respondents.

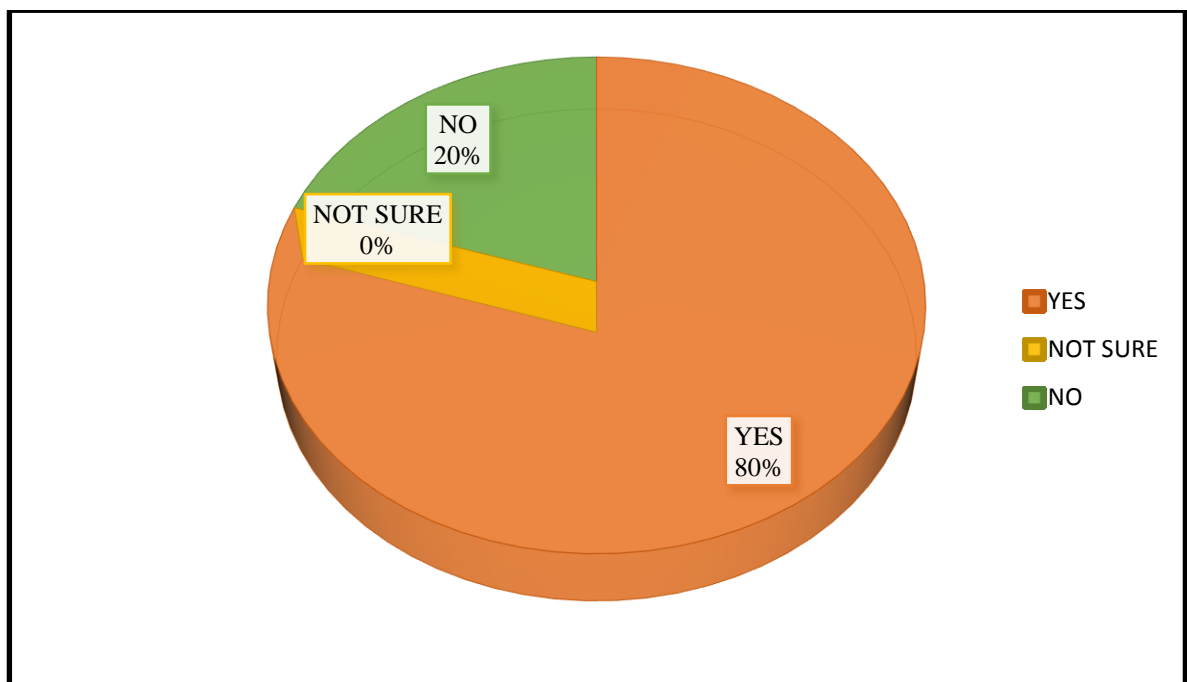


Figure 7: Relevance of institutional framework for combating the constraints faced by women entrepreneurs

Source: Primary Data (2020)

Some of the typical responses obtained in the focus group discussions was that “Women Group Activists (WGA) are the ultimate solution to addressing the constraints facing rural women entrepreneurs (FGD Participant 3). The discussant further asserted that “It is difficult to talk about rural women’s empowerment in Zimbabwe without referring to the work done and advocacy by Women Group Activists (WGA).

A unique response from a focus group discussant who asserted that “Women Group Activists (WGA) are failing to empower women because they insist on accusing the government without playing a complementary role to reducing constraints facing rural women entrepreneurs (FGD Participant 7).

This was reinforced by responses from another focus group discussant who remarked that:

Yes, I do believe and acknowledge that Women Group Activists (WGA) are empowering rural women entrepreneurs, but if constraints facing rural women entrepreneurs are not holistically addressed, effective empowerment will never be achieved, it remains a pipe dream for the government (FGD 1 P1, 11/01/2020).

To this end, it can be noted that Women Group Activists (WGA) have some positive role in empowering rural women entrepreneurs consequently leading to some improvement in their livelihoods. The aspect of providing resources and opportunities to rural women entrepreneurs to meaningfully participate and engage in business ventures remains a critical undertaking that promotes women economic emancipation. Related to institutional frameworks, has been the role various critical stakeholders play in combating the constraints facing rural women entrepreneurs as well as the efforts in promoting the subsequent exploration of opportunities at their disposal.

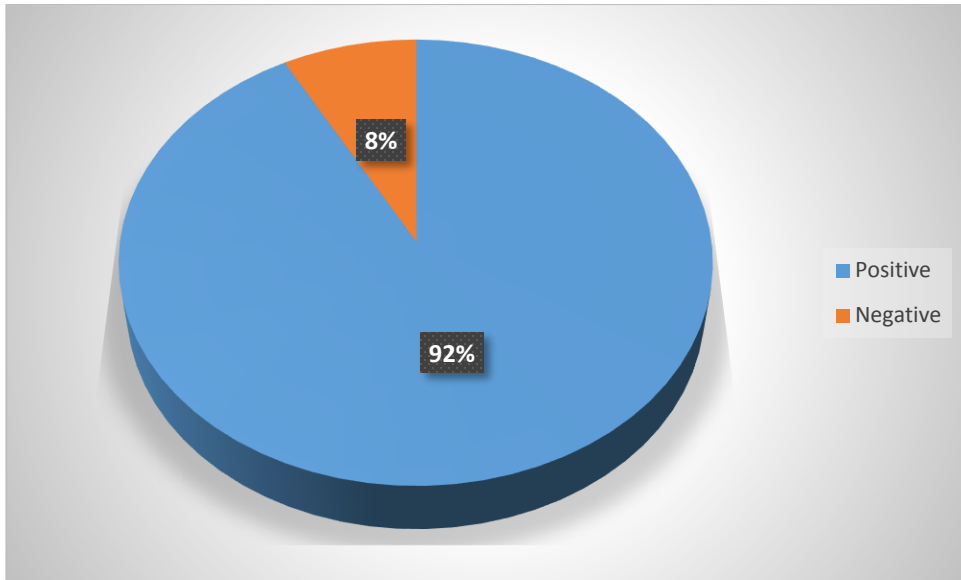


Figure 8: Role of stakeholders in promoting rural women' entrepreneur's livelihoods

Source: Primary Data (2020)

Responses reveal that the 92% of the respondents indicated that stakeholders are very instrumental in combating constraints and supporting rural women entrepreneurs to enhance their livelihoods. 8 % of the respondents indicated that stakeholders' role is minimal. It emerged that the combating of constraints and exploration of opportunities facing rural women entrepreneurs may not be possible without the assistance of stakeholders. The collaborative linkage and networks for combating the constraints facing rural women entrepreneurs was highlighted as pivotal in supporting and heightening the exploration of opportunities facing rural women entrepreneurs.

Some of the typical responses from open ended questions in the questionnaire were:

Civil society organizations such as Rozaria Memorial Trust, Women and Law in Southern Africa, Self Help Development foundation, ZWLA are critical stakeholders in the fight against constraints facing rural women entrepreneurs in Murewa District as well as putting initiatives to support the exploration of available opportunities. (Questionnaire respondent 13)

This was reinforced by information obtained through the focus group discussion where one respondent remarked;

It cannot be overstated that the Government and the departments that oversee the Informal sector operation are key stakeholders. All the key stakeholders such as government and non-government organizations are critical, but we need to think about the family as an institution and 'stakeholder' too because that is where gender segregation overtones are generated and consolidated. (FGD 1 P2, 11/01/2020).

In particular responses from key informants identified the following specific support for women;

In my own opinion the other stakeholders include the regional, continental and global bodies that support rural women entrepreneurs under the training programmes women may be exposed to. We have witnessed situations where rural women entrepreneurs have been capacitated and this has yielded positive results and has changed the livelihoods for the better (KII 1, 08/01/2020).

Based on the research findings it can be noted that, the fight against constraints facing rural women entrepreneurs deserves a multi-agency response and this can be the best way to increase on the opportunities they face. The various relevant stakeholders will assist in different ways through capacity building and active engagement in collaborations and consultations. Based on the findings it can be argued that the stakeholders' involvement embraces a broad vision towards the combating of constraints and exploration of opportunities facing rural women entrepreneurs to enhance rural women entrepreneurs' livelihoods. This collaborates with the ABCD theory which posits that the collaborative engagement of stakeholders is the basis for the coordination of the entire system in general. Based on the research findings, it can be further noted that stakeholders may emancipate the rural women from the gender segregation and discrimination they face. Meena (1992) is of the view that gender inequities are reinforced by custom. To this effect,

entrepreneurship environment should be gender-neutral to promote women participation at all cost.

4.2.4 Policy measures to improve the situation of women entrepreneurs

Responses reveal that (37%) of the respondents indicated that there are policy measures that act as enabling guides to improve the situation of rural women entrepreneurs. This has some positive effect on their livelihoods in the informal sector. 63% of the respondents indicated that there were no policies in place as presented in the pie chart that follow. On the other hand, the higher response rate on this view could reflect the potential lack of knowledge regarding the existing policy measures. Some of the policies that regulate the operations in the informal sector to improve the situation of women entrepreneurs are contained in other pieces of legislation in Zimbabwe as well as in the broader policy frameworks.

It emerged that such policy measures have ripple effects on the improvement of women livelihoods and broadly aid in the reduction of adverse impact of constraints facing rural women entrepreneurs. On the other hand, research responses pointed to the fact that policy measures greatly require the support through being complemented by positive attitudes.

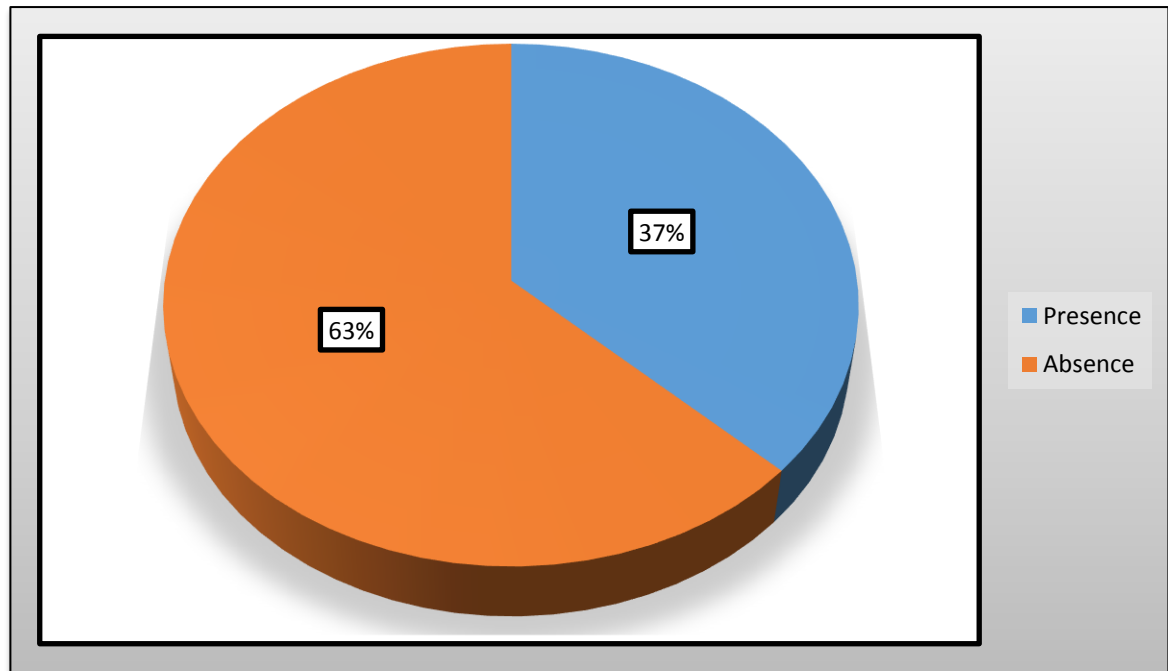


Figure 9: Knowledge of policy measures to improve the situation of women entrepreneurs

Source: Primary Data (2020)

Responses from the key informants who participated in the research revealed that policy provisions to support women entrepreneurs are in place although their implementation is limited. One respondent highlighted that “in Zimbabwe, the issue of policy measures is problematic in nature and in extreme cases, policy measures are highly talked about but the implementation aspect is not really enforced” (KII 4).

Another key informant highlighted that “in my view, there is nothing called ‘an effective policy measure’ in Zimbabwe, they are only measures laid down by influential politicians (KII 2). Assertions by key informants were reinforced by responses from focus group discussions where one informant remarked that “truly speaking, the issue of policy measures to address the problem of constraints facing rural women entrepreneurs have

been highly talked about, but nothing much have been documented regarding changing of women situation for the better”(FDG 2 P6, 14/01/2020).

The following were typical responses from Key Informants:

We need some policy measures that enhance a lot of advocacy work around the need to fight against constraints facing rural women entrepreneurs. This would lessen the challenges and promote the aspects of exploring opportunities at some large scale (KII 1, 08/01/2020).

And

Policy measures yes, but such policy measures need to be supported largely by other personal values and the positive spirit among all critical stakeholders. Otherwise, women empowerment policies alone will not achieve to fight constraints and explore opportunities facing rural women entrepreneurs (KII 3, 13/01/2020)

Based on the research responses, it can be noted that the issue of policy measures that improve the situation of women entrepreneurs to promote women’s livelihoods is a fundamental issue. However, it was emphasized that the missing link comes on the disequilibrium between the policy promulgation and the implementation aspects. In Zimbabwe, the Constitution Amendment (No.20) Act of 2013 has been one such fundamental policy measure to promote gender equity and equality supported other regional, continental and international protocols and conventions.

Research findings reveal that while other respondents indicated that they had exposure to the policy measures in Zimbabwe, they felt that the policy measures were not effective regarding prescriptive measures to deal with constraints and opportunities facing rural women entrepreneurs. The respondents offered a backlash on the policy measures for focusing on power balances between men and women as one informant in a focus group discussion echoed:

One of the major challenges is the failure by policy measures to deal with practical solutions to problem of constraints and opportunities facing rural women entrepreneurs. They seem to focus more on the discourse on imbalances between men and women, which in our view has been widely debated and exposed already. What we need is a pragmatic policy measure (FGD 1 P5, 11/01/2020).

On the other hand, the failure by policy measures to address the citizenry expectations in Third World countries has been highlighted as a major hindrance to development as Sanderson (2011) assert that in Third World Countries (TWCs) there are internal deficiencies which include lack of a viable policy framework to promote gender equity and equality. Therefore, the absence of such a policy framework may have some devastating effects when it comes to addressing the constraints facing rural women entrepreneurs. Based on the findings, it can be noted that the enactment of effective policies that fight against constraints and explore opportunities facing rural women entrepreneurs in the informal sector to improve the situation of women entrepreneurs remains a necessity.

It further emerged from the research that 38% of the respondents agreed that there are available strategies that can be proposed to reduce the negative impact of constraints facing rural women entrepreneurs. However, 50% of the respondents expressed the non-availability of strategies, while 12% were undecided. These results are presented in the figure below.

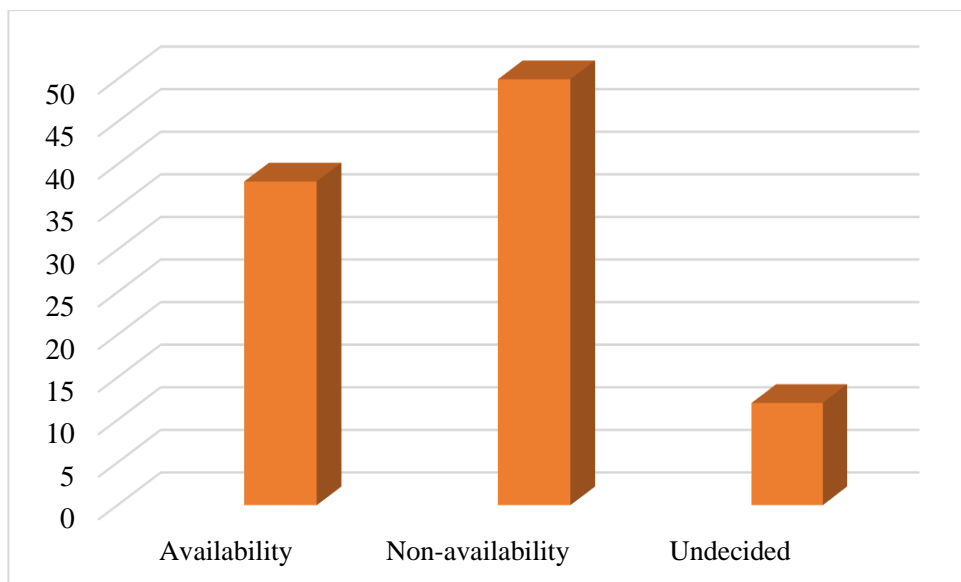


Figure 10: Availability of strategies to enhance rural women’s livelihoods

Source: Primary Data (2020)

The key strategies include total empowerment of the women and multi-stakeholder engagement regarding the efforts to combat the constraints facing rural women entrepreneurs. Responses pointed to a consensus that collaborative engagement programmes are quite fundamental also in providing platforms to maximize the opportunities facing rural women entrepreneurs in the informal sector. Another key informant highlighted that “the perceived political interference has been one such problem that has indirectly affected the effectiveness of strategies put in place at whatever level, to change the situation of rural women entrepreneur” (KII 1, 08/01/2020).

The following are typical responses from the open ended questions in the questionnaire “the fight against constraints facing rural women entrepreneurs should involve all relevant stakeholders to ensure that a shared perception is guaranteed (Questionnaire Respondent 13, 17/01/2020). Another respondent asserted that “the Administrators working with women should hold workshops and seminars to equip the rural women entrepreneurs so

that they become experts in dealing with issues of combating constraints to change their livelihoods for the better (Questionnaire Respondent 7, 14/01/2020).

This was reinforced by information obtained from focus group discussion where one informant commented that “the main strategy lies in reflection of current strategy, because the constraints and opportunities facing rural women entrepreneurs are mainly regulated by our attitudes (FGD 1P2, 11/01/2020).

Another informant in a focus group discussion had a slightly different view when she remarked that:

For us to combat the constraints and explore much on opportunities facing rural women entrepreneurs, there is urgent need to adopt globalization. We need to copy what other nations are doing so that we align our national strategies with so-called Best Practices. (FGD 1P3, 11/01/2020).

One of the key informants asserted that “there is great and urgent need to set up proper structures combat the constraints and take advantage of the opportunities facing rural women entrepreneurs, however in some situations the available strategies are not effective (KII 3, 13/01/2020).

Based on the research findings, it can be noted that the fight against constraints and the exploration of opportunities facing rural women entrepreneurs require multiple strategies to empower women entrepreneurs. The study reveals the great need to employ a multi-agency response in addressing the constraints and opportunities facing rural women entrepreneurs to improve the situation of rural women’s livelihoods. On the other hand, it emerged that Government should initiate comprehensive programmes that can help in reduction of constraints and maximization of opportunities at rural women entrepreneurs’ disposal.

In assessing the effectiveness of the strategies, responses revealed that 42% of the respondents indicated that the strategies are effective while 58 % of the respondents indicated that the strategies are not effective.

This was reinforced by information obtained through a focus group discussion where one informant echoed:

For strategies to be effective, there is need for the enactment of a robust legislative framework that govern the operations of rural women entrepreneurs, in my view in Zimbabwe, the legislation's robustness is not questionable, but what needs to improve is, implementation, enforcement and compliance frameworks. (FGD 1P3, 11/01/2020).

Based on the research findings, it can be noted that there are several factors that affect the effectiveness of strategies meant to combat constraints and maximize the exploration of opportunities facing rural women entrepreneurs to enhance women's livelihoods. These factors range from political will, social factors, attitudinal factors and negative perceptions among key stakeholders respectively. However, despite globalization influence of global initiatives, it emerged from the findings that some Third World nations, Zimbabwe included, have not been so swift in adapting to globalization demands.

4.3 Discussion and interpretation

The researcher sought to establish the constraints and opportunities facing rural women entrepreneurs. It was established that 87% of the respondents indicated that constraints facing rural women entrepreneurs had a high impact, while 13 % expressed that the impact was at a medium level. There were no responses that pointed to a low-level impact. Thus, women's livelihoods are vulnerable and marginalized due to cultural and religious factors. These findings confirm observations by Erinoshu (2009) that across societies the active

participation and empowerment of women is constrained by some economic, social and cultural variables. Thus, the adverse effects of constraints facing rural women entrepreneurs have become a major obstacle to the women's access to opportunities as well.

The constraints that women face had an effect on the livelihoods of women entrepreneurs. It emerged from the research that 75% of the respondents agreed that constraints facing rural women entrepreneurs had negative impact on women's livelihoods. However, 22% disagreed with the view, while 3% were undecided. This confirms observations by Deem (2010) who asserts that 'women are schooled for women work'. Therefore, this orientation comes as a drawback to the efforts towards availing opportunities to women entrepreneurs.

The researcher also sought to establish the role of the institutional framework in addressing the constraints faced by women entrepreneurs. The study revealed that 80% of the respondents indicated that institutional frameworks have a positive role in promoting women's empowerment through combating the constraints they face while 20% indicated that institutional frameworks have a negative role in promoting women's empowerment. This confirms similar observations by Gender Links (2015) in which the instrumental role of Women Group Activists (WGA) in promoting sustainable economic empowerment of women was strongly highlighted. In addition, the findings confirm observations by Gordon (2012) who suggests that females require protection from the adverse effects of constraints facing rural women entrepreneurs in any business venture, if society is serious about availing meaningful opportunities for their total and sustainable empowerment.

After establishing the constraints that women face and their impact, the researcher went on to enquire about the policy measures that can be adopted to improve the situation of women entrepreneurs. Responses from the survey reveal that (37%) of the respondents indicated that there are policy measures that act as enabling guides to improve the situation of rural women entrepreneurs. This has some positive effect on their livelihoods in the informal sector with 63% of the respondents indicating that there were no policies in place. Based on the findings it can be observed that, without policy measures, that are meant to directly fight constraints and explore opportunities facing rural women entrepreneurs, efforts to improve the situation of women entrepreneurs will remain a challenging hurdle. This confirms findings by Gordon (2010) that enhancement of women's livelihoods is dependent on sound policies that promote the sustainable growth development and exercise of good corporate governance to attain shared vision and goals focused towards the sustainable development in the informal sector.

4.4 Summary

In this chapter, data from this study was presented, analysed, interpreted and discussed to address the research problem and to answer the research questions raised in chapter 1 of this dissertation. In doing so, several themes and sub-categories emerged from the data analysis that assisted in explaining the rationale for combating constraints and exploring opportunities facing rural women entrepreneurs in Zimbabwe. A central and recurring theme surfacing from the data analysis was that constraints facing rural women entrepreneurs are negatively affecting women's livelihoods. It emerged that political, social, cultural and economic factors play a pivotal role in negatively affecting rural

women entrepreneurs. In the next chapter of this study, the researcher will provide the summary of key findings, conclusion and recommendations.

CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter winds up the study. It brings together the researcher, the research sites and the respondents. In this chapter, there is the presentation of the summary of the study. The chapter also presents conclusions, which are in line the research objectives, recommendations and suggestions for further study. The next section presents the discussion of the study.

5.2 Discussion

This research sought to interrogate the constraints and opportunities facing rural women entrepreneurs in the informal sector in Murewa District. The specific objectives of the study were to examine the constraints and opportunities faced by rural women entrepreneurs; to assess the effects of the constraints and opportunities on women's livelihoods; to evaluate the institutional framework that seeks to address the constraints and opportunities faced by rural women entrepreneurs and to recommend policy measures needed to improve the situation of women entrepreneurs in Murewa District.

It has been shown that the major constraint to rural women entrepreneurs is the poor supportive institutional framework and the lack of political will and commitment to support the initiatives. This confirms and was in line with the data gathered using the in-depth interview, questionnaires and the focus group discussions respectively. The data from key informants revealed that there was political interference in the manner in which activities and programmes for rural women entrepreneurs are administered. In extreme

cases issues of bad corporate governance were also highlighted as a major problem. The data suggested that the fight against constraints facing rural women entrepreneurs depends on the political will and commitment by the government of the day and this comes as a prerequisite for motivating women to explore on available opportunities to improve their situation for the better. The study findings pointed to the fact that although political commitment is pledged on the relevant pronouncements by the government, much is needed on the implementation to aid on the effectiveness of strategies.

The study findings corroborate with a study by OECD (2016) in which it was concluded that absence of political will and commitment was the major hindrance affecting the combating of constraints facing women entrepreneurs. In particular the study findings pointed to the fact that bad corporate governance has negatively impacted on rural women entrepreneurs, through manifestation of corrupt activities such as bribes, kickbacks and concealments which breed as a result of lack of fair competition. Therefore, it follows that a lot of revenue meant for the economic development and empowerment of women is lost through bad corporate governance.

The study findings suggested that efforts are being made to support rural women's livelihoods. This is being done using collaborative engagements of all critical and relevant stakeholders. Based on the research findings, it can be concluded that there are more benefits in investing energy in combating the constraints and investing on maximizing the exploration of opportunities facing rural women entrepreneurs.

It is imperative to note that these constraints may lead to low productivity and frustrations among rural women entrepreneurs. Most importantly, lack of shared views was

highlighted a major constrain affecting women entrepreneurs. The respondents reflected that political, social, cultural and economic constraints impede women entrepreneurs in their quest to achieve economic empowerment. Notable major constraints that were pointed out by women entrepreneurs includes; transport to markets, access to markets, finance to start up their business ventures, pricing considering the unstable macro-economic being experienced in the country, market information, business management skills, late payment by clients. In some cases, it emerged from the respondents that the subsequent elimination of the constraints facing rural women entrepreneurs will in a way improve on women's livelihoods.

The study revealed that other rural women entrepreneurs were negatively labelled unfit for the active involvement in the informal sector. It was highlighted that negative perceptions are quite critical since some negative labels will become detrimental on women's participation, empowerment and productivity respectively.

Such findings corroborate with assertions by Haralambos and Holborn (2010) that when individuals meet in society, they are likely to attach relative and subjective meanings to social happenings and this leads to self-fulfilling prophecy. Responses revealed that constraints facing rural women entrepreneurs are exacerbated by financial instability, lack of shared views on ways to combat and attitudinal factors which in turn, may negatively or positively impact on women's livelihoods. Women were also marginalized in their participation in the informal sector and this originated from culture and religious factors. Constraints facing rural women entrepreneurs have a gendered face (World Bank, 2012). It also emerged from the research that there are vast opportunities facing rural women entrepreneurs and this had positive impact on women's livelihoods in general. However,

32% disagreed with the view, while 3% were undecided. It also emerged that through availing opportunities to rural women entrepreneurs, women's livelihoods and production levels were increased. It emerged from the research that (75 %) of the respondents agreed that constraints facing rural women entrepreneurs had negative impact on women's livelihoods. However, 22% disagreed with the view, while 3% were undecided. Notable impacts that were highlighted include lower women's perceptions of self-worth and well-being. Thus reducing women's active participation in economic issues leading to closure of their business ventures of women and increase women's dependence on others.

The research findings also reflected that 87% of the respondents indicated that constraints facing rural women entrepreneurs had a high impact, while 13 % expressed that the impact was at a medium level. Thus, women's livelihoods are vulnerable as they seem also marginalized, and this originates from culture and religious factors. This becomes a basis for gender linked vulnerability of rural women entrepreneurs in the informal sector.

It further emerged from the survey that there are available strategies that can be proposed to reduce the negative impact of constraints facing rural women entrepreneurs. The key strategies include total women empowerment programmes and multi-stakeholder engagement regarding the efforts to combat the constraints facing rural women entrepreneurs. Responses pointed to a consensus that collaborative engagement programmes are quite fundamental also in providing platforms to maximize the opportunities facing rural women entrepreneurs. This has some positive effect on their livelihoods in the informal sector. However, some respondents indicated that there were no policies. On the other hand, the higher response rate on this view could reflect the potential lack of knowledge regarding the existing policy measures. Some of the policies

that regulate the operations of women entrepreneurs are contained in the legislative pieces of Zimbabwe as well as in the broader policy frameworks. Based on the research findings, it can be noted that the issue of policy measures that improve the situation of women entrepreneurs is a fundamental issue that comes on the disequilibrium between the policy promulgation and the implementation aspects. Equally important, Sanderson (2011) assert that in Third World Countries (TWCs) there are internal deficiencies which include lack of a viable policy framework to promote gender equity and equality. Therefore, the absence of such a policy framework may have some devastating effects when it comes to addressing the constraints facing rural women entrepreneurs.

The study presented a review of related literature. The theoretical framework was based on the ABCD theory. Other theories were used were the systems theory and the empowerment theory. There was a review of literature on women entrepreneurs and the challenges that are usually faced by rural women entrepreneurs. Finally, there were country case studies on constraints facing women entrepreneurs these were Eswatini, China and Canada and a review on the impact of the austerity measures on women entrepreneurs in Africa and Europe.

Tools for data collection in this study were in-depth interviews, focus group discussion and questionnaires. The study had qualitative and quantitative data which was analysed using thematic analysis. The possible options for improving the constraints faced by rural women entrepreneurs include need for financial support and trainings so as to equip participants with requisite business knowledge, skills and attitudes for them to perform at their best. The following section focuses on the conclusions that were derived from this study.

5.3 Conclusions

Based on the findings of this study as reported in the preceding chapter, many conclusions can be drawn. Nevertheless, the chief conclusion drawn from the findings of this study is that rural women entrepreneurs face a plethora of constraints that emanates from the political, social and economic spheres, hence there is need for urgent attention to combat the challenges faced by women entrepreneurs. The study further concludes that rural women entrepreneurs are key stakeholders in the fight against poverty in their localities and family set ups hence there is need for enacting favourable policies and institutions that support their business ventures. The study concludes that there is need for a multi stakeholder approach in addressing constraints faced by women entrepreneurs. Considering this the study notes that skills audit among rural women entrepreneurs be conducted in all the respective rural districts in Zimbabwe to combat the constraints that are preventing women entrepreneurs to realise their full potential in their business ventures.

5.4 Implications

Several implications were drawn from this study and they were directed at the Ministry of Women Affairs, Community, Small and Medium Enterprise Development District officers, Murewa Rural District Council, women entrepreneurs cluster chairpersons and the NGOs working with women at large. The implications included the following;

Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Research has found strong reasons to emphasize women's economic empowerment in development programs:

- Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights.
- Since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women's economic empowerment.
- Discrimination against women is economically inefficient. National economies lose out when a substantial part of the population cannot compete equitably or realize its full potential.
- Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow.
- Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development (Golla, 2011).

5.5 Recommendations

In light of the above named conclusions, the following recommendations which improve the constraints faced by women entrepreneurs in Murewa District in Mashonaland East have been submitted:

- The Government should adopt a clear and less sophisticated loaning policy to uplift women entrepreneurs using the WDF in the Ministry of Women Affairs, Community, Small and Medium Enterprises Development.

- Murewa Rural District Council should create workspace conducive for women business operation.
- Concepts related to women entrepreneurship should be introduced in schools, colleges and universities curricula to demystify entrepreneurship as a male vocation. In the same vein, Traditional Leaders should be capacitated to ameliorate the women entrepreneurship concept using cultural innovation(s) that exist amongst women themselves.
- The study recommends that financial institutions should look for other means of securing the loans and other facilities they offer to women without necessarily looking at the collateral as most of it is with the husbands who may not be willing to give it to their wives for acquiring loans.
- Women entrepreneurs' access to markets should be enhanced through a number of promotional approaches and tools such as exhibitions, trade fairs, catalogues of products produced by women and effective use of media.

Finally it is recommended that a series of look learn and share programmes and business expos for women entrepreneurs be held in the district co-hosted by MoWACSMED and NGOs focused on transferring knowledge and skills, facilitating networking and promoting the exchange of experiences among women.

5.6 Suggestions for Further Research

The research was conducted among rural women entrepreneurs in Murewa district in Mashonaland East Province and had a limitation of coverage. Accordingly, the researcher believes that continuing research on women entrepreneurs be conducted and it will contribute to improving women businesses, consolidating gender equality and identifying

and addressing their particular challenges. Essentially, since this study was limited to women entrepreneurs a future study should consider looking at rural male entrepreneurs in Murewa District to compare results with those for women. Additionally, the researcher recommends that future studies on the topic must employ statistical modeling techniques to obtain more robust results.

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Appendices

Appendix 1: Informed Consent Form

My name is Charles Chiguvare. I am a Postgraduate student at Africa University (AU) College of Business, Peace, Leadership and Governance (CBPLG) studying for a Master in Public Policy and Governance. The purpose of this questionnaire is to collect data for the study entitled: Constraints and opportunities facing rural women entrepreneurs: Case of Murewa District, Zimbabwe. You will be asked a series of questions that relate to your understanding of vulnerabilities that you and your household face in your day-day living. You are free to opt out of the exercise now or anytime during the course of the exercise. If you feel uncomfortable in answering any question, please say so. Information gathered through this research exercise will be treated with confidentiality and sources of information will remain anonymous. The information collected will be treated with utmost confidentiality and used for the purpose of this study only. If there is need for further clarification regarding the questions, you are free to ask the researcher. Most importantly, there are no right or wrong answers. Instead, the researcher is interested in what you think and your opinions as well as your expert knowledge regarding women entrepreneurs. There are no direct financial or material benefits for participating in this study.

Signature.....

Date.....

Verbal Consent Given	
-------------------------	--

Appendix 2: Questionnaire

My name is Charles Chiguvare. I am a Postgraduate student at Africa University (AU) College of Business, Peace, Leadership and Governance (CBPLG) studying for a Master in Public Policy and Governance. The purpose of this questionnaire is to collect data for the study entitled: Constraints and opportunities facing rural women entrepreneurs: Case of Murewa District, Zimbabwe. You will be asked a series of questions that relate to your understanding of vulnerabilities that you and your household face in your day-day living. You are free to opt out of the exercise now or anytime during the course of the exercise. If you feel uncomfortable in answering any question, please say so. Information gathered through this research exercise will be treated with confidentiality and sources of information will remain anonymous. The information collected will be treated with utmost confidentiality and used for the purpose of this study only. If there is need for further clarification regarding the questions, you are free to ask the researcher. Most importantly, there are no right or wrong answers. Instead, the researcher is interested in what you think and your opinions as well as your expert knowledge regarding women entrepreneurs. There are no direct financial or material benefits for participating in this study.

Signature.....

Date.....

Verbal Consent Given	
-------------------------	--

Questionnaire number:	_ _ _ _ _ _ _				
Date of Interview	_ _ _ _ _ _ _				
Name of the researcher	_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _				
SECTION A					
Gender					
1 = Male			2 = Female		
Marital status					
1 = Single		3 = Divorced/Separated			
2 = Married		4 = Widowed			
Age					
1=less than 25 years	2=26-35 years	3=36-45 years	4=46-55 years	5=56-65 years	6=66 years and above
Highest educational qualification attained by respondent					
1 = Never went to school, 2 = Primary School, 3 = Secondary School, 4 = Vocational Training, 5 = Tertiary Education 6= other (specify).....					
What is your main business sector? Please Tick					
Business sector	Major activities				
Cross border	Buying and selling				
Vending	Food vending and fruit vending				
Agriculture	Poultry rearing and selling, market gardening				
Retail	tuckshop				
Service sector	Hair salons, interior décor services				
Manufacturing	Manufacturing soap, lotions brewing traditional beer, sewing				
Mining and stone quarrying	Stone crushing and artisanal				
Multi-sector trading	Cross border trading, poultry breeding and market gardening				
Number of Employees					
1=0	2=1-4	3=5-9	4=10-14	5=15 and above	
Monthly Income					
1= Up to 500	2= 500- 1000	3= 1000-1, 500	4= 1,500-2000		
5= 2000-2500	6=2500–3000	7= 3000 -3500	8= 3 500-4 000		
9= 4 000 and above					

IS YOUR ENTREPRENEUR BUSINESS REGISTERED WITH INSTITUTIONS SUCH AS ZIMRA, COUNCIL, ETC?

YES [] NO []

IF NO, WHY? [PLEASE TICK]

I MAKE ENOUGH MONEY	
I DO NOT MAKE ENOUGH MONEY	
I DO NOT KNOW WHERE AND HOW TO REGISTER	
I CAN NOT ANSWER	

OTHER [please specify] -----

WHICH INSTITUTIONS DO YOU INTERACT WITH AS YOU OPERATE IN YOUR INFORMAL SECTOR?

INSTITUTION	YES	NO
Civil Society Organizations		
ZIMRA TAXES		
POLICE		
COUNCIL LICENSING AUTHORITY		
COUNCIL HIEGINE AND HEALTH INSPECTORS		
SME MINISTRY		
FINANCIAL INSTITUTIONS		
EMA		
OTHER [SPECIFY]		

WHAT DO YOU UNDERSTAND BY THE TERM WOMEN ENTREPRENEURS [this tests the respondent's understanding of the issue under study]?

HOW WOULD YOU ASSESS THE EXTENT OF CONSTRAINTS AND OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS?

A= WIDESPREAD B= NOT WIDESPREAD C= ALMOST WIDESPREAD D= NOT SURE

WHAT IS THE IMPACT OF THE CONSTRAINTS FACING WOMEN ENTREPRENEURS? [PLEASE TICK]

	NEGATIVE	POSITIVE	DETRIMENTAL	NOT KNOWN
WOMEN LIVELIHOODS				
GENDERED DISCRIMINATION				
GOVERNANCE				

DO ALL WOMEN ENTREPRENEURS HAVE EQUAL OPPORTUNITIES IN THE INFORMAL SECTOR?

YES NO

IF YES PLEASE EXPLAIN -----

ASSESSMENT OF WHY WOMEN ENTREPRENEURS FACE CONSTRAINTS IN THE INFORMAL SECTOR [TICK WHAT IS MORE APPROPRIATE]

- A= LACK OF POLITICAL WILL TO COMBAT CONSTRAINTS**
- B= CULTURAL BACKGROUND OF WOMEN**
- C= OTHER STAKEHOLDERS ARE NOT SUPPORTIVE**
- D= LACK OF PROPER SUPPORTIVE INSTITUTIONAL FRAMEWORKS**
- E= INADEQUATE STRATEGIES AT RURAL WOMEN ENTREPRENEURS'DISPOSAL**
- F= POLICY MEASURES ARE WEAK**
- G= NOT SURE**

SECTION B

DO YOU THINK CONSTRAINTS AND OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS AFFECTS WOMEN RUN BUSINESS DIFFERENTLY FROM THOSE RUN BY MEN?

YES [] NO []

IF YES, PLEASE EXPLAIN-----

A. WHAT IMPACT DO THE FOLLOWING CONSTRAINTS FACED BY WOMEN ENTREPRENEURS HAVE ON WOMEN'S LIVELIHOODS?

i. Political constraints

POSITIVE []

NEGATIVE []

ii. Social constraints

POSITIVE []

NEGATIVE []

iii. Economic constraints have on women's livelihoods of women entrepreneurs

POSITIVE []

NEGATIVE []

B. WHAT IMPACT DO OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS HAVE ON WOMEN'S LIVELIHOODS?

POSITIVE []

NEGATIVE []

a. In order of Priority, evaluate the level of impact of constraints faced by women entrepreneurs on women's livelihoods in Informal sector institutions?

High level *(it affects how they do business to a great extent)*
Medium level *(it affects how they do business but they can navigate around those challenges)*
Low *(the challenges or problems are not major and/ or of importance, they do not affect how they do business)*

i. Political constraints

High level []
Medium level []
Low []

ii. Social constraints

High level []
Medium level []
Low []

iii. Economic constraints

High level []
Medium level []
Low []

b. In order of Priority, evaluate the level of impact of opportunities faced by women entrepreneurs on women's livelihoods in Informal sector institutions?

High level []
Medium level []
Low []

DO YOU VIEW CONSTRAINTS FACED BY WOMEN ENTREPRENEURS AS A PROBLEM/CHALLENGE?

YES [] NO []

GIVE REASON FOR YOU ANSWER-----
 --

DO YOU VIEW OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS AS A PROBLEM/CHALLENGE?

YES [] NO []

GIVE REASON FOR YOU ANSWER-----
 --

SECTION C

ARE THERE ANY CHALLENGES ASSOCIATED WITH THE FIGHT AGAINST CONSTRAINTS (POLITICAL, SOCIAL AND ECONOMIC CONSTRAINTS) FACED BY WOMEN ENTREPRENEURS IN THE INFORMAL SECTOR?

YES [] **NO** []

IDENTIFY-----

ARE THERE ANY STRATEGIES YOU WOULD PROPOSE TO ENHANCE WOMEN’S LIVELIHOODS WITHIN THE INFORMAL SECTOR?

PLEASE STATE-----

ARE THERE ANY STRATEGIES YOU WOULD PROPOSE TO HELP CURB CONSTRAINTS AND MAXIMIZE EXPLORATION OF OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS WITHIN INFORMAL SECTOR?

PLEASE STATE-----

DO YOU HAVE ANYTHING ELSE TO SAY PERTAINING TO STRATEGIES TO COMBAT CONSTRAINTS AND INCREASE OPPORTUNITIES FACED BY WOMEN ENTREPRENEURS?-----

ARE THERE ANY POSSIBILITIES FOR PROMOTING THE LIVELIHOODS OF WOMEN ENTREPRENEURS?

Thank you for your time!!!!

Appendix 3: In-depth Interview Guide

Name of person administering	Chiguvare Charles
Name of University	Africa University
Province	Mashonaland East
District of study	Murewa

I am kindly carrying out research on Constraints and Opportunities facing rural women entrepreneurs: The Case of Murewa District-Zimbabwe. All your answers will be kept confidential. Please feel free to answer openly and honestly. Feel free to ask me if something is unclear for further clarification. Most importantly there are no right or wrong answers. The answers to this study will be used for the purposes of the Master in Public Policy Dissertation only.

1. Do you have structures/strategies for combating constraints faced by women entrepreneurs at your institution?
2. There were allegations of political interference in Informal sector decisions are hindering the promotion of quality women's livelihoods. Is this practical?
3. In your view what impact does constraints and opportunities facing women entrepreneurs have in the administration of informal sector?
4. Introduction of grassroots structures in the Informal sector is considered as one aspect of promoting women's livelihoods. Do you agree to this view?
5. Some heads of Informal sector institutions and others in positions of authority are alleged to loot institution resources including fraudulent activities, thereby leading to bad governance. Does this happen?
6. There is a concern that the Informal sector not pro-active in terms of providing adequate support to women by combating constraints faced by women entrepreneurs. Can you comment on this?
7. In your view identify the roles of the following in promoting the fight against constraints faced by women entrepreneurs; *Line Ministry; Informal sector employees, government, civil society.*
Can you identify challenges that the informal sector has faced in promoting women's livelihoods?
8. Can you propose strategies that can help to promote strategies for combating constraints and increasing opportunities facing by women entrepreneurs to

enhance women's livelihoods?

9. Any other relevant information that you can share?

THANK YOU

Appendix 4: Focus Group Discussion Guide

Name of person administering	Chiguvare Charles
Name of University	Africa University
Province	Mashonaland East
District of study	Murewa

I am kindly carrying out research on Constraints and Opportunities facing rural women entrepreneurs: The Case of Murewa District-Zimbabwe. All your answers will be kept confidential. Please feel free to answer openly and honestly. Feel free to ask me if something is unclear for further clarification. Most importantly there are no right or wrong answers. The answers to this study will be used for the purposes of the Master in Public Policy Dissertation only.

1. Do you usually interact with women entrepreneurs? If yes, How
2. In your view, does constraints and opportunities faced by women entrepreneurs affect women's livelihoods? If so, is the impact different from men?
3. Is there any need to combat constraints and opportunities faced by women entrepreneurs in the informal sector?
4. How does constraints and opportunities faced by women entrepreneurs hinder development and empowerment of women of in the informal sector?
5. To what extent does constraints and opportunities face women entrepreneurs' impact on women livelihoods?
6. What role do stakeholders have in enhancing women entrepreneur's livelihoods?
7. In what ways do you think Government should assist in fighting constraints and increasing opportunities facing by women entrepreneurs?
8. Any other relevant information that you can share?

Thank you.

Appendix 5: AUREC Approval


AFRICA UNIVERSITY
21 Ethical, Holistic, Pastoral Education
INSPIRING AFRICA'S FUTURE

**AFRICA UNIVERSITY
RESEARCH ETHICS COMMITTEE (AUREC)**

P.O. BOX 1320, MUTARE, ZIMBABWE • OFF MYKINGA ROAD, OLD MUTARE • TEL: (+263-02) 800796028/1011 • E-MAIL: aurec@afrika.edu.zw • WEBSITE: www.afrika.edu.zw

Ref: AU793/19 25 February, 2019

Charles Chiguvare
C/O CBPLG
Africa University
Box 1320
Mutare

RE: WOMEN IN ENTREPRENEURSHIP: A CASE OF WOMEN'S RUN SMALL AND MEDIUM ENTERPRISES (SMEs) IN MUREWA DISTRICT ZIMBABWE

Thank you for the above titled proposal that you submitted to the Africa University Research Ethics Committee for review. Please be advised that AUREC has reviewed and approved your application to conduct the above research.

The approval is based on the following:

- a) Research proposal
- b) Questionnaires
- c) Informed consent form

- **APPROVAL NUMBER** AUREC793/19
This number should be used on all correspondences, consent forms, and appropriate documents.
- **AUREC MEETING DATE** NA
- **APPROVAL DATE** February 25 2019
- **EXPIRATION DATE** February 25, 2020
- **TYPE OF MEETING** Expedited

After the expiration date this research may only continue upon renewal. For purposes of renewal, a progress report on a standard AUREC form should be submitted a month before expiration date.

- **SERIOUS ADVERSE EVENTS** All serious problems having to do with subject safety must be reported to AUREC within 3 working days on standard AUREC form.
- **MODIFICATIONS** Prior AUREC approval is required before implementing any changes in the proposal (including changes in the consent documents)
- **TERMINATION OF STUDY** Upon termination of the study a report has to be submitted to AUREC.

Yours Faithfully


**MARY CHINZOU – A/AUREC RESEARCH ETHICS OFFICER
FOR CHAIRPERSON, AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE**

AFRICA UNIVERSITY
RESEARCH ETHICS COMMITTEE (AUREC)

25 FEB 2019

APPROVED
P.O. BOX 1320, MUTARE, ZIMBABWE

Appendix 6: Approval to conduct research from the Ministry of Local Government

MINISTRY OF LOCAL GOVERNMENT, PUBLIC WORKS AND NATIONAL HOUSING

All communications should be addressed to
"The Provincial Administrator"

Telephone: +263279-20749
+263279-24382-4
Facsimile +263279-24358

Email - pamshast@gmail.com



Ministry of Local Government, Public Works and
National Housing
Office of the Provincial Administrator
Mashonaland East Province
Cnr. Second Stn and Morris Avenue
1st Floor, New Government Complex
P. O. Box 605
Marondera
ZIMBABWE

17 June 2019

ATTENTION: MR. CHARLES CHIGUVARE

Harare

CLEARANCE TO CARRY OUT RESEARCH IN MUREWA DISTRICT: MASHONALAND EAST PROVINCE-CHARLES CHIGUVARE-AFRICA UNIVERSITY

Reference is made to your letter dated 4 June 2019, wherein you requested for permission to conduct research in partial fulfillment of the Master in Public Policy and Governance on the topic reads, "Constraints and Opportunities facing rural women entrepreneurs: The case of Murewa District-Zimbabwe."

Please be advised that the Provincial Administrator has granted you authority to conduct the said research. You will be expected to work using the existing Government structures at district and sub-district levels. In the same note you are also expected to furnish the Provincial Administrator, other relevant Government Departments and the Local Authority with your research findings.

E. Rusere

E. Rusere
For Provincial Administrator
MASHONALAND EAST PROVINCE



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URKUND

Urkund Analysis Result

Analysed Document: Charles Chigavare.docx (D63994481)
Submitted: 2/17/2020 8:39:00 AM
Submitted By: djeranyama@africau.edu
Significance: 2 %

Sources included in the report:

R. Rajarajeswari-Ph.D thesis-WS-27-10-2017.docx (D31759119)
Enarah Gushu revised version.doc (D51163661)

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