





# Entrepreneurship and women's economic empowerment in Zimbabwe: Research themes and future research perspectives



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This article explores women's entrepreneurship research conducted in Zimbabwe. For this purpose, a literature review approach was adopted where all journal articles published between 1990 and 2018 that addressed the issues of women entrepreneurship in Zimbabwe were searched and analysed. The articles were searched on Google Scholar using the following keywords: women entrepreneurs, women small business owners, women in informal sector and Zimbabwe. In total, 11 articles were retrieved, indicating a dearth of research studies on women entrepreneurship, particularly from the formal sector perspective, giving a glimpse of the entrepreneurship landscape in Zimbabwe. The content analysis of the selected articles resulted in the identification of eight themes: (1) feminism perspective, (2) informal sector trading, (3) motivations for entrepreneurship, (4) entrepreneurship characteristics, (5) obstacles in entrepreneurship, (6) socio-cultural challenges, (7) cross-border trading and (8) coping strategies within the context of women entrepreneurship in Zimbabwe. Discussions on these themes were situated within the broader literature and trends on existing women entrepreneurship literature. The study has implications at a practical and theoretical level. Supporting women entrepreneurship has positive effects on poverty reduction in agreement with the Sustainable Development Goals, and this study suggests women's empowerment to operate at higher echelons of the business sector with bespoke support mechanism that fosters sustainable development. Also, the study proposed suggestions for future research on women entrepreneurship in Zimbabwe and other African countries.

**Keywords:** economic empowerment; informal sector; women entrepreneurship; Zimbabwe; small businesses; cross boarder trade; micro enterprises; feminism; entrepreneurial motivation; socio-cultural challenges.

## Introduction

Women entrepreneurship is one of the fastest-growing entrepreneurial populations, which contribute significantly towards innovation, employment and wealth creation worldwide (Brush & Cooper 2012). The development of women entrepreneurship is vital for any country's advancement and is regarded as one of the solutions to achieving sustainable economic growth (Mboko & Smith-Hunter 2009). This is necessary if a country is to operate effectively in the global marketplace. Storey and Greene (2010) concur that there is no greater initiative a country could take to accelerate the pace of entrepreneurial activity than to encourage more women to participate actively in entrepreneurship. By so doing, women's civil standing in society and their contributions to communities and national development are enhanced (Osirim 2001).

Literature reports that women produce most of the food that is consumed globally (Davis 2012). Women contribute approximately 80% of food production in sub-Saharan Africa (Davis 2012). Chirwa (2008) suggests that women contribute more than one-third of household income in Africa. In Malawi, women contribute more than 50% of household income from their micro-enterprises (Chirwa 2008). Despite their contributions in Africa, the majority of women are operating in the informal sector (Fapohunda 2012). Zimbabwe is not an exception. Zimbabwe is a country that has experienced significant economic, social and political crisis since the late 1990s (Osirim 2001). This has adversely affected the financial well-being of all Zimbabweans, including women. As a result, most women were forced to establish small businesses as a means of survival. Unfortunately, these women are experiencing an assortment of challenges, which hampers the growth and development of their small businesses. Despite this setback, women entrepreneurs are at the forefront of

**Note:** Mobile Technology within the 4IR era - Africa answering the call.

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economic and social change in Zimbabwe. Davis (2012) concurs that the contribution of women to global prosperity and development should not be underestimated. Therefore, the development of women entrepreneurship forms an integral part of women's economic empowerment according to the fifth Sustainable Development Goal, which underscores the importance of 'promoting gender equality and women empowerment' (United Nations 2019:Online).

Despite the significant role played by women entrepreneurs, there is a dearth of research on this subject globally. Literature suggests that studies on women entrepreneurs comprise less than 10% of all research in the field (Brush & Cooper 2012). Interestingly, a larger percentage of these studies explored women entrepreneurship in developed nations (Cetindamar et al. 2012). Little is known about women operating small businesses in developing countries such as Zimbabwe, where the patriarchal society subjugates the role of women in a capitalist economy (Moyo & Kawewe 2002). Furthermore, African women are often marginalised and are existing at the peripheries of the continent's mainstream labour market where they are experiencing extreme poverty and are deprived of their rightful place as income earners in society (Mboko & Smith-Hunter 2009). Lewis (2004) concurs that women are poorer than men and are mostly responsible for family subsistence globally.

Although women entrepreneurship activities are increasing because of harsh economic conditions in Zimbabwe (Derera 2015), the majority of these women, like in most developing nations, are concentrated in the informal sector. Ndiweni and Verhoeven (2013) concur that the growth of the informal economy was aggravated by the deteriorating socio-economic and political landscape. Moyo and Kawewe (2002) argue that the informal sector activities often arise out of desperation, and these activities often subject women to unacceptable oppression and inhumane working conditions in Zimbabwe. The fact that micro-enterprises are attached to human suffering and ignominy is a cause for concern. What is required is to find ways of empowering women to earn a good return from their investments and operate sustainable formal business ventures. The empowerment also should extend to ownership of factors of production.

This study attempts to fill this research gap by exploring women entrepreneurship and its specificities on literature conducted in Zimbabwe by taking stock of what has been written between 1990 and 2018, and provide direction for further research. Directing research in this area is necessary for poverty alleviation as per the Sustainable Development Goals of reducing the number of people surviving on less than US\$1.25 per day by 2030 (United Nations 2020). Although the number of people living in extreme poverty declined globally from 36% in 1990 to 10% in 2015, in sub-Saharan Africa, the numbers are rising steadily and are expected to remain in the double digits by 2030 (United Nations 2020).<sup>1</sup> The United Nations estimate that 42% of the

population in Sub-Saharan Africa survive below the poverty line of US\$1.90 per day (United Nations 2020). In Zimbabwe, people surviving on less than US\$1.90 a day rose from 29% in 2018 to 34% in 2019, equating to an increase from 4.7 to 5.7 million people (World Bank 2019). As females constitute approximately 51% of the population of Zimbabwe (World Bank 2020), it is assumed that they constitute the majority of people living in poverty. Therefore, mapping ways of unlocking the potential of women entrepreneurs is essential for economic growth and development in Zimbabwe. The study contributes to the debate of women empowerment using the entrepreneurship lens in sub-Saharan Africa.

The rest of the article is structured as follows. Firstly, the article provides an overview of the Zimbabwean economy. Secondly, the theoretical approaches of the concept of entrepreneurship are discussed whilst situating the discussion within the parameters of women's participation in the informal sector within the Zimbabwean context. Thereafter, the methodology is presented, followed by the discussion of results which is organised into eight themes. Lastly, recommendations and suggestions for future research on women entrepreneurship are presented.

### Context: A look to the Zimbabwean economy

Developing countries struggle with challenges of political instability, high levels of unemployment, high inflation rates, poverty, droughts and food shortages, amongst other issues. Zimbabwe attained its independence in 1980 but has undergone an era of economic and political disruptions with adverse consequences on the well-being of Zimbabweans since then. The pinnacle of the country's economic crisis was in 2008, where the country's Gross Domestic Product (GDP) reached its all-time lowest level of -17.7% (World Bank 2012). The formation of the Coalition Government in February 2009 (which ended after the 2013 elections) led to improved economic prospects for the country. To this end, there has been a downturn in the Zimbabwean economy. The GDP for 2018 and 2019 was estimated at 3.5% and -8.3%, respectively (World Bank 2020).

Further, the meltdown resulted in high levels of unemployment. There are varying estimate figures for unemployment in Zimbabwe. The 2019 unemployment rate was estimated at over 90% (Ugaro 2019), almost 80% (Lloyds Bank 2020) and 4.9% (World Bank 2020). According to Lloyds Bank (2020), only 5% of workers in Zimbabwe have formal jobs (World Bank 2020). The inflation rate tripled in 2019, with the food prices increasing by 725%, resulting in a severe loss of purchasing power. As of June 2020, the inflation rate (unblended) was estimated at 737.3% (World Bank 2020). These challenges forced the majority of the unemployed labour force to venture into entrepreneurship. At the same time, a large population of skilled labour was forced to become economic migrants in neighbouring countries and other parts of the world. These socio-political and economic changes forced Zimbabweans to find alternative means of survival. One sector of the economy that was assumed to have grown is the small business sector where women are

1. Reliability of datasets for Africa is a highly contested area of research (see, for example, the work of Jerven 2010, 2013; Jerven & Johnston 2015 for different viewpoints).

actively participating in the informal sector. Therefore, empowering women through entrepreneurship is a viable route for poverty reduction.

In Zimbabwe, women contribute significantly to economic growth and development (Mauchi, Mutengezanwa & Damiyano 2014). The Government of Zimbabwe acknowledges the existence of challenges in the small business sector and has shown a commitment to developing a thriving business environment (Mboko & Smith-Hunter 2009). Moyo and Kawewe (2002) state that the existence of these challenges cause women-owned enterprises to earn much lower returns compared to male-owned enterprises. To demonstrate its commitment, the government established the Ministry of Small and Medium Enterprises in 2002 (Chirisa, Dumba & Mukura 2012). The government also created the Small Enterprises Development Corporation (SEDCO) to support and develop small and medium enterprises (SMEs) (Mboko & Smith-Hunter 2009). In 2012, the government established the Broad Based Women's Economic Empowerment Framework to address gender inequality in all sectors of the economy. In support of the framework, Mauchi et al. (2014) state that it is critical to develop programmes that attract, retain and advance women in Zimbabwe. One of the key objectives of the framework is the economic empowerment of women through business ownership and control (Government of Zimbabwe 2012). The framework is based on the premise that the existing incentive systems no longer meet the needs of the small business sector and the challenges posed by the prevailing economic conditions (Government of Zimbabwe 2012). Therefore, new incentives and support programmes are required to equip women with the necessary capabilities so that they can compete in local and international markets (Mauchi et al. 2014). Whether women are fully benefiting from the framework is debatable.

### Theoretical framework: Concept of entrepreneurship

Entrepreneurship is a multidimensional concept, with no generally agreed definition of the term (Barringer & Ireland 2012; Ferreira et al. 2017; Kuratko, Morris & Schindehutte 2015; Ndiweni & Verhoeven 2013; Verheul et al. 2001; Westhead, Wright & McElwee 2011). Different theoretical approaches have explored entrepreneurship from the behaviour and contribution of entrepreneurs and their firms, from economics, personality traits, psychodynamic, social-psychological, cognitive and sociological perspective (Ferreira et al. 2017; Ndoro & Van Niekerk 2019; Storey & Greene 2010; Westhead et al. 2011). The fact that different theories have been used to explain the concept emphasises the transdisciplinary nature of entrepreneurship (Ripsas 1998). Within the African context, which is also the context of the study, there is no direct translation of entrepreneurship in many African languages (Ndiweni & Verhoeven 2013).

### Economic approaches

The economic approach explores entrepreneurship as an input added to land, labour and capital to extend the theory of production, and to complete the explanation of four types of income, namely profit, rent, wages and interest (Casson 1982; Westhead et al. 2011). Within this theoretical approach, entrepreneurial activities relates to the introduction of novelty and innovation to new work practices, new products and services and new venture creation (Ferreira et al. 2017; Schumpeter 1942; Storey & Greene 2010; Venkataraman 1997; Westhead et al. 2011). This approach also explores the entrepreneurial processes (1) to create opportunities based on imagination, creativity, radical or incremental innovation to achieve disequilibrium; (2) to identify opportunities (i.e. entrepreneurial alertness) and search relevant information to address disequilibrium; (3) to exploit the opportunity within a firm setting, drawing from the entrepreneur's skill set, experience and knowledge to deal with uncertainty; (4) to assume the risk and to make calculated risk-taking judgements; and (5) to assemble and manage appropriate resources, whilst maximising profit (Ferreira et al. 2017; Storey & Greene 2010; Westhead et al. 2011).

### Sociological approaches

Sociologists believe that entrepreneurship exists within a social context, which shapes an individual's propensity to become an entrepreneur (Reynolds 1991; Storey & Greene 2010; Westhead et al. 2011). Sociologists recognise the importance of both internal and external factors in shaping entrepreneurial behaviour, which influences the demand and supply of entrepreneurs (Westhead et al. 2011). The literature of sociological approaches to understanding entrepreneurship suggests that an individual can be constrained in making career choices because of social contexts (Westhead et al. 2011). Similarly, options can be socialised to behave in ways that meet the approval of the role set in society (Westhead et al. 2011). Dominant values of close associates may translate into expectations, which shape individual behaviour to either obtain a job or create one (Westhead et al. 2011). Importantly, social context shapes access to resources which can either encourage or discourage entrepreneurial behaviour amongst individuals (Westhead et al. 2011). Other researchers (e.g. Dana & Åge Riseth 2011) suggest that this type of entrepreneurship is often associated with people who occupy low status in society and exhibit poor standards of living conditions.

### Psychological approaches

The psychological approach explores issues relating to an entrepreneur as a person, the process of decision making towards entrepreneurship and the choices they make (Ferreira et al. 2017; Storey & Greene 2010; Westhead et al. 2011). Researchers in this field have also explored personality traits of individuals who intend to become entrepreneurs and the behaviour of successful entrepreneurs (Ferreira et al. 2017; Ndoro & Van Niekerk 2019; Storey & Greene 2010; Westhead et al. 2011). Notable traits highlighted in literature



are risk-taking propensity, a strong need for achievement, locus of control and need for autonomy, amongst others (Kuratko et al. 2015; Ndoro & Van Niekerk 2019; Storey & Greene 2010; Westhead et al. 2011). Other researchers explored the debate of whether entrepreneurs are born or made (Ndoro & Van Niekerk 2019; Westhead et al. 2011), a debate that is still inconclusive to date.

### Psychodynamic approaches

These approaches focus on the dark side of entrepreneurship and present an entrepreneur as a highly complex individual (De Vries 1977; Ndoro & Van Niekerk 2019; Westhead et al. 2011). Researchers in this field believe that entrepreneurial behaviour can be driven negatively by both internal and external forces (Westhead et al. 2011). The literature further argues that entrepreneurial behaviour can emanate from marginalised groups exhibiting deviant traits (De Vries 1977; Ndoro & Van Niekerk 2019; Westhead et al. 2011). The deviant behaviour emerges from attitudes shaped by a background of socio-economic or environmental deprivation (De Vries 1977; Ndoro & Van Niekerk 2019; Westhead et al. 2011). The cultural background of a person may derive from authoritative figures early in life that is perceived as over-controlling and dominating (Ndoro & Van Niekerk 2019). The resultant of such experiences can lead individuals to develop a suppressed dislike of authoritative figures and control, which are characteristics of aggressiveness and self-oriented approach to social behaviour in the form of entrepreneurship activities (Ndoro & Van Niekerk 2019). In this regard, entrepreneurs tend to integrate their suppressed and unfulfilling personal needs with those of a venture which can be structured around their desires (Ndoro & Van Niekerk 2019). Psychodynamic approaches are not without criticism (Westhead et al. 2011). Critiques of these approaches, amongst others, raise issues of lack of empirical evidence to support this argument and that the view does not apply to all situations (Westhead et al. 2011).

### Social-psychological approaches

The social-psychological approaches consider the context in which the entrepreneur is operating in, and their characteristics (Bygrave & Hofer 1992; Westhead et al. 2011). The researchers argue that some social contexts are likely to promote entrepreneurial behaviour, whilst others do not (Carsrud & Johnson 1989; Westhead et al. 2011). However, the methodologies exploited under this approach failed to explore the reality of entrepreneurial setting (Westhead et al. 2011). Again, this approach is without criticism.

### Social cognitive approaches

The social-cognitive perspective on entrepreneurship asserts that the personality and behaviour of an entrepreneur stem from both social interactions and personal characteristics (Ndoro & Van Niekerk 2019; Storey & Greene 2010). The approach suggests that the behaviour of individuals change throughout their life, with their interactions with specific reference groups in different social contexts shaping their

personalities (Ndoro & Van Niekerk 2019). However, this approach acknowledges that personality traits may be difficult to change (Kuratko et al. 2015; Westhead et al. 2011). In order to increase the quality and quantity of entrepreneurs, intervention schemes should focus on improving the mental processing of individuals to enable them to identify and exploit opportunities (Kuratko et al. 2015; Westhead et al. 2011). Entrepreneurial cognition approaches offer an understanding of how entrepreneurs think and why they behave in a certain way (Kuratko et al. 2015; Storey & Greene 2010; Westhead et al. 2011).

This study draws from the aforementioned theoretical approaches of entrepreneurship to explore the nature and specificities of women entrepreneurship in Zimbabwe. Ultimately, the outcome of entrepreneurial activities depends on how women understand entrepreneurship (Chitsike 2000). Women's participation in informal sector business opportunities is influenced by economics, personality traits, psychodynamic, social-psychological, cognitive and sociological views of entrepreneurship.

### The informal sector

The informal sector, also referred to as the micro-enterprise sector (Osirim 2003), encapsulates all economic activities conducted by firms that are not formally registered with the government (Rothenberg et al. 2016). Osirim (2003) defines micro-enterprises as firms that employ less than five workers. This sector is often associated with unofficial economic activities, which include tax evasion, black market activities, petty trading, commodity production and subsistence agriculture (Rothenberg et al. 2016). Informal firms are typically small, inefficient and run by poorly educated entrepreneurs (Rothenberg et al. 2016). Their productivity is generally too low for them to survive in the formal sector (Rothenberg et al. 2016).

Research on the informal sector highlights both the positives and the negatives. From a positive side: (1) it is a lifeline of the poor; (2) it provides flexible employment, especially for women who want to work close to home (Rothenberg et al. 2016); and (3) it supply products and services to the formal sector (Peberdy 2000). In this view, informal firms are an untapped reservoir of entrepreneurial energy, which can be released by removing barriers to entry into the formal sector, cutting red tape and improving the legal environments (Rothenberg et al. 2016). On the negative side, it is a drain on government revenues (Schneider 2005; Sookram, Watson & Schneider 2009) because they do not pay tax (Rothenberg et al. 2016).

Informal firms are segregated mainly from the formal economy (Rothenberg et al. 2016). In most cases, they are unable to obtain access to traditional financial sources, thereby undermining their ability to secure loans to expand their businesses on national and international markets (Rothenberg et al. 2016). The size of the informal sector is

**TABLE 1:** List of research studies conducted on women entrepreneurship in Zimbabwe (1990–2018).

Source	Title and the journal details
Chitsike (2000)	Culture as a barrier to rural women's entrepreneurship: Experience from Zimbabwe. <i>Gender and Development</i> .
Moyo and Kawewe (2002)	The dynamics of a racialized, gendered, ethnicized, and economically stratified society: Understanding the socio-economic status of women in Zimbabwe. <i>Feminist Economics</i> .
Chamlee-Wright (2002)	Savings and accumulation strategies of urban market women in Harare, Zimbabwe. <i>Economic Development and Cultural Change</i> .
Osirim (2003)	Carrying the burdens of adjustment and globalisation: Women and micro-enterprise development in urban Zimbabwe. <i>International Sociology</i> .
Mboko and Smith-Hunter (2009)	Women entrepreneurs in Zimbabwe: A case study. <i>Journal of Global Business Issues</i> .
Mboko and Smith-Hunter (2010)	Zimbabwe women business owners: Survival strategies and implications for growth. <i>Journal of Applied Business and Economics</i> .
Nyamwanza et al. (2012)	Financial management: Case study of Gweru women entrepreneurs. <i>International Journal of Business and Social Science</i> .
Mauchi et al. (2014)	Challenges faced by women entrepreneurs: A case study of Mashonaland Central Province. <i>International Journal of Development and Sustainability</i> .
Muzvidziwa (2015)	Gendered nature of informal cross-border trade in Zimbabwe. <i>Journal of Social Development in Africa</i> .
Mutsagondo, Karimanzira and Makanga (2016)	Ndau women, informal cross-border trade and the changing socio-economic dispensation in Zimbabwe. <i>Paradigms: Lahore</i> .
Mazonde and Carmichael (2016)	The influence of culture on female entrepreneurs in Zimbabwe. <i>The Southern African Journal of Entrepreneurship and Small Business Management</i> .

Note: Please see the full reference list of the article, Derera, E., Croce, F., Phiri, M. & O'Neill, C., 2020, 'Entrepreneurship and economic empowerment in Zimbabwe: Research themes and future research perspectives', *The Journal for Transdisciplinary Research in Southern Africa* 16(1), a787. <https://doi.org/10.4102/td.v16i1.787>, for more information.

inversely related to economic growth, GDP per capita, tax revenues and public goods provision (Rothenberg et al. 2016). Thus, a country becomes poorer as the size of the informal sector increases. Ndiweni and Verhoeven (2013:1) argue that 'the contribution of informal traders cannot result in sustainable development nor can it significantly increase economic growth in developing nations'. They further mention that the:

[R]ise of people participating in the informal sector is rather indicative of a lack of accountability for the plunder of resources and its intended consequences and failure of government economic policies. (p. 1)

What is required by the government is to formulate appropriate policies to improve economic growth, GDP per capita, tax revenues and provision of public goods (Sookram et al. 2009). One way of achieving this is to encourage informal businesses to register with the government, so that they can benefit from formalised support mechanisms such as business loans and skills and training development programmes.<sup>2</sup>

## Methodology

A literature review approach was conducted where all journal articles that were published between 1990 and 2018 that addressed the issues of women entrepreneurship in Zimbabwe were searched on Google Scholar (GS). GS is a web-based academic search engine that collates results from across the internet, and it is freely accessible to many researchers (Haddaway et al. 2015). The following keywords were used to search the articles: 'women entrepreneurs, women small business owners, women and informal sector, females, and Zimbabwe'. The literature search excluded dissertations, theses and grey literature because the study focussed on journal articles published on the topic in order to take stock of what was written during the period so as to influence future research. In total, 23 articles were retrieved. Following a review of the titles and abstracts of the retrieved

<sup>2</sup>The relationship between the formal and informal sectors and the role of the government is a heavily contested subject of research (see Ngilawa & Viegi 2013; Williams & Schneider 2016; for different viewpoints on this issue).

articles, only 11 articles were found suitable for the study. The 11 articles were further analysed using content analysis to identify the themes on women entrepreneurship research that were conducted in Zimbabwe. The details of the 11 articles are presented in Table 1.

A summary of the study focus areas of the retrieved articles is presented in Table 2. This information was extracted from the abstracts.

The results presented in Table 2 revealed that 81.8% of the studies were conducted in urban areas, whilst 18.18% were conducted in rural areas. In addition, all the research studies were conducted in the informal sector, which is regarded as the lowest level of entrepreneurship.

## Discussion: Emerging themes on women entrepreneurship

Eight themes emerged from the analysis of the 11 articles (see Table 3). The following themes were identified: feminism and entrepreneurship, informal sector trading, motivation for entrepreneurship, characteristics of the entrepreneurs, obstacles to women entrepreneurship, socio-cultural challenges, women cross-border trading and the strategies adopted by women. The themes were discussed within the context of the broader literature on women entrepreneurship in general and in Zimbabwe.

### Theme 1: Feminism and women entrepreneurship

This study is grounded in liberal and social feminism. The liberal feminist theory states that society has a false belief that women are by nature less intellectually and physically capable than men (Tong 2013). Liberal feminism also argues that 'female subordination is rooted in customary and legal systems that block women's entrance and/or success in the public world' (Tong 2013:2). As a result, this mentality excludes women from holding positions of influence in society (Tong 2013). To achieve gender equality, society must not only give women the same education but also provide

**TABLE 2:** Summary of study focus areas on women entrepreneurship in Zimbabwe.

Source	Study focus
Chitsike (2000)	The study showed that women can be confident and autonomous in entrepreneurship if cultural barriers are removed. The study was conducted in <i>rural</i> settings of three countries – Zambia, Zimbabwe and Uganda. The results revealed that business training alone does not guarantee successful entrepreneurship. A gender analysis of the processes and behaviour of women is required to develop training materials that are tailored to meet their needs.
Moyo and Kawewe (2002)	Using the notion of a racialised society, the authors accounted for the implications of gender oppression within the historical context of Zimbabwe. The results showed that gender, race, ethnicity and class are intricately intertwined to relegate African women to the lowest socio-economic status in society. Even with policies to redress earlier imbalances, women endure all forms of injustices. The study focused on <i>urban</i> women entrepreneurs in the informal sector as an illustrative of a sector where these injustices continue to occur.
Chamlee-Wright (2002)	The article addressed the question of whether Zimbabwean <i>urban</i> female entrepreneurs are prepared to advance their material conditions, constitute a commercial class and contribute to overall economic development. The author explores the historical and cultural forces shaping the context of female entrepreneurship in Zimbabwe, and the strategies adopted by these entrepreneurs to respond to their issues. Importantly, the females had to find the means of maintaining the value of the business capital, expand economic interests, resist both macro-economic and family pressures that threaten their economic survival and wealth accumulation.
Osirim (2003)	The author argued that women operating micro-enterprises in <i>urban</i> areas of Zimbabwe were negatively affected by globalisation during the Economic Structural Adjustment Programme (ESAP) period. ESAP was enacted in the late 1990s at the behest of the IMF and the World Bank. During this period, the cost of running the business went up, and there was intense competition in the micro-enterprise sector.
Mboko and Smith-Hunter (2009)	The study explained the strategy processes employed by Zimbabwean female small business owners in <i>urban</i> areas, and they established the link between the strategy processes and firm outcome. The findings revealed that women have strong entrepreneurial competences and can identify viable business opportunities. However, these women fail to adopt business management strategies that result in significant firm growth.
Mboko and Smith-Hunter (2010)	The authors observed that female <i>urban</i> entrepreneurs have strong entrepreneurial competences. However, there are several obstacles that make it difficult for them to grow their businesses.
Nyamwanza et al. (2012)	The authors explored the financial management strategies that are used by <i>urban</i> women entrepreneurs and the challenges they encounter in managing the finances of their business. The results showed that women entrepreneurs lack financial management skills, as evidenced by how they utilise business funds for social causes rather than business operations.
Mauchi et al. (2014)	The study unravelled the challenges faced by women entrepreneurs in <i>urban</i> areas. The research concluded that women entrepreneurs face a diversity of obstacles in entrepreneurship.
Muzvidziwa (2015)	This article draws from a year-long study of <i>urban</i> women cross-border traders from Zimbabwe who were operating in the Southern Africa Development Community (SADC) region. The author argued that these women are no longer content with regular household duties, but were taking the lead on household family survival means. This reflects a change in family structure dynamics where society perceives them as 'men in their own right', translated in Shona as 'varume pachawo'.
Mutsagondo et al. (2016)	The article explored <i>rural</i> cross-border activities amongst Ndaou women. Ndaou is a tribe in Zimbabwe, which borders with Mozambique. The article unleashed a deeply rooted patriarchy culture, which discourages women from engaging in entrepreneurial activities. The culture perceives women cross-border as promiscuous, social outcasts and marriage misfits. However, because of economic hardships in Zimbabwe, the Ndaou culture is slowly adapting to changing roles of women in society.
Mazonde and Carmichael (2016)	The article argued that <i>urban</i> female entrepreneurs are affected by the traditional socio-cultural context. The authors examined how female entrepreneurs devise strategies of working around patriarchal barriers for them to succeed in the small business sector.

Note: Please see the full reference list of the article, Derera, E., Croce, F., Phiri, M. & O'Neill, C., 2020, 'Entrepreneurship and economic empowerment in Zimbabwe: Research themes and future research perspectives', *The Journal for Transdisciplinary Research in Southern Africa* 16(1), a787. <https://doi.org/10.4102/td.v16i1.787>, for more information.

**TABLE 3:** Themes identified from literature review analysis.

Source	Themes							
	Feminism and entrepreneurship (1)	Informal sector and women entrepreneurs (2)	Motivation for women entrepreneurs (3)	Characteristics of women entrepreneur (4)	Obstacles for women entrepreneurs (5)	Socio-cultural challenges (6)	Women cross-border trading (7)	Strategies used by women entrepreneurs (8)
Chitsike (2000)	✓	✓	-	✓	✓	✓	-	-
Moyo & Kawewe (2002)	✓	✓	✓	-	-	✓	✓	✓
Chamlee-Wright (2002)	✓	✓	✓	✓	✓	✓	✓	✓
Osirim (2003)	✓	✓	✓	-	✓	✓	✓	✓
Mboko & Smith-Hunter (2009)	✓	✓	✓	✓	✓	✓	-	✓
Mboko & Smith-Hunter (2010)	✓	✓	✓	✓	✓	✓	-	✓
Nyamwanza et al. (2012)	✓	✓	✓	✓	✓	✓	-	✓
Mauchi et al. (2014)	✓	✓	-	✓	✓	✓	✓	-
Muzvidziwa (2015)	✓	✓	✓	✓	✓	✓	✓	✓
Mazonde & Carmichael (2016)	✓	✓	✓	✓	✓	✓	-	✓
Mutsagondo et al. (2016)	✓	✓	✓	-	✓	✓	✓	-

Note: Please see the full reference list of the article, Derera, E., Croce, F., Phiri, M. & O'Neill, C., 2020, 'Entrepreneurship and economic empowerment in Zimbabwe: Research themes and future research perspectives', *The Journal for Transdisciplinary Research in Southern Africa* 16(1), a787. <https://doi.org/10.4102/td.v16i1.787>, for more information.

them with the same civil liberties and economic opportunities that men enjoy (Tong 2013).

Similarly, women form part of social feminism (Enns 2012). Socialist feminism assumes that gender status is imposed and defined by social relationships and is embedded in historical systems that organise social production (Enns 2012). In summarising this literature, Enns (2012:115) state that 'gender, class and ethnicity are enmeshed in such a way that we cannot see them as addictive or prioritise hypothetically any one of them'. Further, the socialist

feminist theory states that gender is experienced differently by various groups of women, with some women viewing gender oppression as less salient than issues of racism and classism (Enns 2012). Equally, gender differences in entrepreneurial performance and motivations may be because of either social feminism (i.e. socialisation experiences that limit and disadvantage women) and/or liberal feminism (i.e. overt discrimination against women, such as access to capital (DeMartino & Barbato 2003). These feminist theories apply to women entrepreneurs in Zimbabwe (see Chamlee-Wright 2002; Chitsike 2000;

Mauchi et al. 2014; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Moyo & Kawewe 2002; Mutsagondo et al. 2016; Muzvidziwa 2015; Nyamwanza et al. 2012; Osirim 2003) because the country is highly patriarchal and perceives females as less capable than males (Mboko & Smith-Hunter 2009). Additionally, the gender status of women in Zimbabwe is defined by social relationships, which are embedded in historical systems that influence women's involvement in a capitalist economy.

Within the Zimbabwean context, the socio-economic status of women has been the subject of considerable academic and political debate. Feminist agendas have focused on improving women's economic conditions in a capitalist system and making their contributions more visible in the economy by showing how patriarchy intersects with other societal institutions to subjugate women (Moyo & Kawewe 2002).

## Theme 2: Informal sector and women entrepreneurship

Many feminist scholars of African development have paid attention to the roles played by women in the informal sector and their contributions to the African continent and, in this case, the Zimbabwean economy (e.g. Mboko & Smith-Hunter 2009; Moyo & Kawewe 2002; Osirim 2001, 2003; Spring & Rutashobya 2009). All the 11 articles highlight the contribution of women to the informal sector (Chamlee-Wright 2002; Chitsike 2000; Mauchi et al. 2014; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Moyo & Kawewe 2002; Mutsagondo et al. 2016; Muzvidziwa 2015; Nyamwanza et al. 2012; Osirim 2003). Interestingly, some of the feminist researchers have substituted the term 'informal sector' with 'micro-enterprises' to remove the derogatory connotations associated with the former term (Moyo & Kawewe 2002). Peberdy (2000) concurs that the term 'informal sector' shows marginality, yet these traders are involved in the development of entrepreneurship in Zimbabwe. Whilst micro-enterprise activities are unregulated and untaxed, feminist scholars have advocated for the abandonment of the 'dual economy' approach (Osirim 2003) and consider women's ventures as more than survival activities that contribute to the economy. Interestingly, the outcome of the informal sector activities has a far-reaching impact on society and the economy.

One of the major challenges facing people operating in the informal sector is the lack of skills and resources to grow their entities. The study by Nyamwanza et al. (2012) reveals that most women-owned small businesses are not well managed financially, as evidenced by how the women manage the income generated from their businesses. Although this might be the case, it could be argued that most of these women are at the bottom of the pyramid where they are experiencing high levels of poverty. As such, they engage in entrepreneurship as a means of survival, to provide for basic needs. These women tend to use income generated from the business for social needs rather than for business purposes (Nyamwanza et al. 2012). Moyo and Kawewe (2002) concur that, in most cases, the earnings generated

from women entrepreneurial activities are often characterised by low marginal returns, and this income often goes into household consumption. This harms business performance and the improvement of the status of women. Contrary, Osirim (2003) argues that women in the informal sector have an entrepreneurial mindset because they reinvest their business profits, diversify their product range, expand their market and also build their customer base. What is missing is the provision of adequate support and resources to enable these women to grow their business entities. The fact that most women are at the bottom of the pyramid implies that any assistance for women entrepreneurs should start from grassroots levels. This, therefore, calls for a careful, well-managed and well-thought-out policy formulation that emphasises on the provision of two broad inputs – the hard and soft support. The hard support emphasises the provision of resources such as finance whilst soft support highlights technical support given to entrepreneurs to enhance their skills such as training (Westhead, Ucbasaran & Wright 2003). Training programmes should be tailored to meet the needs of women (Chitsike 2000).

## Theme 3: Motivations for women entrepreneurship

There are two main reasons why people venture into entrepreneurship. Expressions of being either pulled or pushed have been used to explain the motivation for starting business ventures (Walker & Webster 2004). Similarly, pull and push factors are used to justify why women start small businesses (Orhan & Scott 2001). The pull or positive factors are related to aspects of choice and the desire for entrepreneurial aspirations (McClelland et al. 2005). The pull factors are associated with the desire for independence, self-fulfilment, wealth creation, social status and power, desire for a flexible lifestyle and personal development using creative skills (McClelland et al. 2005; Walker & Webster 2004). To the contrary, push factors are elements of necessity (Orhan & Scott 2001) and are related to strong desires that are based on external negative reasons (Walker & Webster 2004). Examples of push factors are insufficient family income, dissatisfaction with a salaried job, difficulty in finding work, desire for flexible work schedules because of family responsibilities, frustration, lack of control and perceived lack of opportunity for career advancement (Orhan & Scott 2001; McClelland et al. 2005; Walker & Webster 2004).

Whilst women in developed economies are most likely to be motivated to establish businesses by pull factors, those in developing economies are most likely to be inspired by push factors (Brush & Cooper 2012). For this reason, they establish business ventures out of necessity. Similarly, women in Zimbabwe are mostly driven into entrepreneurship because of harsh economic, political and social circumstances (Wrigley-Asante 2013). Drawing from the literature on women entrepreneurship in Zimbabwe, it can be argued that the majority of people (including women) have suffered from the adverse effects of the economic and political crises that



the country is experiencing (see Chamlee-Wright 2002; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Moyo & Kawewe 2002; Mutsagondo et al. 2016; Muzvidziwa 2015; Nyamwanza et al. 2012; Osirim 2003). To illustrate this, Osirim's (2003) study reveals that women with no academic qualification were forced to establish micro-enterprises because of limited employment opportunities. In another study, Chamlee-Wright (2002) observed that more than 25% of women were forced to develop income-generating projects as a means for survival because of some financially devastating events (e.g. death or illness of a spouse, divorce and other unforeseen personal circumstances). Today, many women bear a disproportionate share of the burdens of economic and social deprivation both as breadwinners and as caretakers (Moyo & Kawewe 2002; Mutsagondo et al. 2016; Muzvidziwa 2015; Nyamwanza et al. 2012). The income generated by women from entrepreneurial activities not only contributes towards household resources but also raises their self-esteem (Chamlee-Wright 2002).

#### **Theme 4: Characteristics of women entrepreneurs**

Studies have shown that both females and males possess the characteristics of successful entrepreneurship (Sexton & Bowman-Upton 1990). Yet, negative attitudes towards females still exist. DeMartino and Barbato (2003) concur that there are more similarities than differences between females and males in terms of personality traits in entrepreneurship. Although various personality traits have been attributed to successful entrepreneurs, the four main characteristics are a passion for the business, product and customer focus, tenacity despite failure and execution intelligence (Barringer & Ireland 2012). Women in Zimbabwe, like many across the globe, share similar characteristics (see Chamlee-Wright 2002; Chitsike 2000; Mauchi et al. 2014; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Muzvidziwa 2015; Nyamwanza et al. 2012). In three studies that were conducted in Zimbabwe, the researchers observed that women were entrepreneurially competent as reflected in their hard work, ability to spot viable business opportunities and their commitment to succeed (Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009; Osirim 2003). To illustrate their level of perseverance and commitment to the business, most women fully participated in their businesses (Chamlee-Wright 2002). They worked every day except those observing a day of rest as a matter of religious principles (Chamlee-Wright 2002). Women traders would typically arrive at the market between 4 AM, and 6 AM and knock off after 5 PM (Chamlee-Wright 2002). Similarly, women cross border traders spend long periods travelling. Drawing from the literature on women entrepreneurship from Zimbabwe, it can be concluded that women share similar characteristics with other women across the globe. The fact that women are committed to successful business ventures implies that government policies should be inclusive and purposefully crafted to promote women.

#### **Theme 5: Obstacles hindering women entrepreneurship**

Globally, women face many obstacles in entrepreneurship (Derera, Chitakunye & O'Neill 2014; Singh & Belwal 2008). What differs is the intensity of the impact of these barriers amongst women. However, the challenges are more severe in developing economies such as Zimbabwe. Chitsike (2000) observes that the barriers influence the type of businesses that women operate. Women-owned enterprises reflect their skills levels, availability of resources and cultural expectations (Chitsike 2000). Consequently, women face gender-related challenges (Henry & Treanor 2010) that are often underpinned by economic, social, cultural and religious factors (Mordi et al. 2010). The challenges could be explained in terms of barriers into entrepreneurship and challenges experienced by women when operating their business enterprises (Derera 2011). Extant literature highlights some of the obstacles as access to capital, access to networks and market information, limited access to technology, low educational background, lack of business training, lack of affordable business premises, stringent regulatory framework, lack of industry and entrepreneurial experience, and challenges related to family responsibilities (Derera et al. 2014; Mordi et al. 2010). Other challenges are political instability, poor infrastructure, high production costs, poor linkage to support services, gaps between policy and implementation and unfavourable business environments (Singh & Belwal 2008).

The literature on women entrepreneurship in Zimbabwe has documented the adverse economic conditions as a major hindrance to the growth and development of women enterprises (see Chamlee-Wright 2002; Chitsike 2000; Mauchi et al. 2014; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Mutsagondo et al. 2016; Muzvidziwa 2015). Challenges related to adverse economic conditions include devaluation of the currency and rampant inflation, which negatively affects the cost of raw materials and business planning (e.g. Mazonde & Carmichael 2016; Mutsagondo et al. 2016; Osirim 2003). Other challenges are cultural barriers, lack of education, access to capital, lack of business skills, inability to own land and other key assets, family responsibilities and cumbersome business licensing and registration procedures (e.g. Chamlee-Wright 2002; Chitsike 2000). Socio-cultural challenges are further explored below.

#### **Theme 6: Socio-cultural challenges**

The Global Entrepreneurship Monitor (GEM) mentions that the participation of women in entrepreneurship varies across the globe (Kelley, Singer & Herrington 2012). For example, Zimbabwe is a highly patriarchal society, which places less value on women's activities outside the home (see Chamlee-Wright 2002; Chitsike 2000; Mauchi et al. 2014; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Moyo & Kawewe 2002; Mutsagondo et al. 2016; Muzvidziwa 2015; Nyamwanza et al. 2012; Osirim 2003). The culture in Zimbabwe is resistant to entrepreneurial and capitalist ethics,



with some religious and cultural beliefs fostering hand-to-mouth mentality amongst entrepreneurs (Chamlee-Wright 2002). The extent to which women are supported as entrepreneurs varies widely within different cultural contexts in Zimbabwe, and generally, the culture does not support women wholeheartedly (Chamlee-Wright 2002). Some researchers (e.g. Chamlee-Wright 2002; Mazonde & Carmichael 2016) highlight family work balance challenge for women entrepreneurs. A woman who participated in Mazonde and Carmichael's (2016:7) study mentioned that '... You cannot tell the family that you are busy with work when your services or your presence is required ...'. The quote emphasises the need for women to balance their entrepreneurial ventures and family commitments.

In most cases, women are short-changed in business deals with men asking for a large share of the business proceeds (Chitsike 2000). To illustrate this, Chitsike (2000) mentions that women entrepreneurs sometimes receive comments like '*munoidii mari imi mune murume anokuchengetai kumba*' translated as 'why do you need money when you have a husband who looks after you?' This quote reflects deeply rooted socio-cultural imbalances that women face in entrepreneurship. The society expects a woman to get married and be provided for by the husband. How this empowers women is questionable.

In a similar context, women are scorned for running successful businesses because money is often an expression of power, which goes against culture. The society uses derogatory names to associate with successful women such as '*anoda mari sehure*', translated as 'she loves money like a prostitute' (Chitsike 2000), only because a woman is succeeding beyond societal norms and expectations. Muzvidziwa's (2015) study referred to women cross-boarders as '*varume pachavo*', translated as 'they are men in their own right'. The question which arises is: Do women lose their femininity because of financial independence? The traditional leaders interviewed in Mutsagondo et al.'s (2016) study were sceptical of the erosion of culture as a result of women's participation in entrepreneurship, in particular cross-border trading.

In most cases, women are accused of having extra-marital affairs when they are successful because the society does not believe in the capabilities of a woman. Chamlee-Wright (2002) observes that men find it easier to monopolise the resources generated by women. At times, these resources are squandered through disheartening means (e.g. men spending money partying and buying alcohol for friends or spending money supporting their '*small houses*', literally translated as 'extra-marital affairs' at the expense of their families). As a result, some women remain trapped in small-scale, low-investment businesses, which do not provide liberating economic empowerment from men. Whilst the Zimbabwean government attempted to promote gender equality during its first 10 years of independence, and significantly improved the quality of life for women and children compared to the

colonial era, the state seriously digressed from its earlier position after the year 2000 (Osirim 2003). Since then, the conditions of women deteriorated over the years.

When studying gender relations in Zimbabwe, it is important to acknowledge differences and diversity amongst women according to class, race and ethnicity as important factors influencing women circumstances (Mboko & Smith-Hunter 2009). Further, most women are still operating businesses confined to their domestic roles. Some popular entrepreneurial activities amongst women are sewing, crocheting, knitting, street hawking, hairdressing, catering, livestock and poultry trading and cross border trading (Mauchi et al. 2014; Mboko & Smith-Hunter 2009). These businesses generate significant low levels of profits. Few women are involved in the non-traditional business (e.g. manufacturing and engineering) (Mboko & Smith-Hunter 2009, 2010). This situation calls for an urgent need to revisit the plight of women in Zimbabwe and find ways of empowering them economically so that they establish sustainable small business ventures. More support is required for women to venture into non-traditional areas that are often dominated by men.

## Theme 7: Women cross-border trading

The discussion of women entrepreneurship in Zimbabwe is incomplete without mentioning cross-border trading. Cross-border trade constitutes a significant part of the informal sector in the SADC region; and it contributes a substantial share towards regional trade development (Peberdy 2000). Chikanda and Tawodzera (2017) concur that cross-border trading accounts for approximately 30%–40% of SADC inter-regional trade. Similarly, in Zimbabwe, cross-border trading is a significant part of the informal sector and is central to women entrepreneurship (see Chamlee-Wright 2002; Mauchi et al. 2014; Moyo & Kawewe 2002; Mutsagondo et al. 2016; Muzvidziwa 2015; Osirim 2003). The topic has been extensively researched in Zimbabwe (Chiliya, Masocha & Zindiye 2012; Muzvidziwa 2005, 2010; Peberdy 2000; Peberdy & Rogerson 2000). Cross-border activities provide women with opportunities to expand their microbusinesses to neighbouring countries, such as South Africa, Botswana, Mozambique, Tanzania and Zambia (Chitsike 2000; Mutsagondo et al. 2016; Muzvidziwa 2015). Soon after independence, cross-border trading emerged as a popular activity for women of all classes, ethnicity and ages (Moyo & Kawewe 2002). These activities increased significantly as the economic conditions continued to worsen in Zimbabwe (Mutsagondo et al. 2016; Muzvidziwa 2010, 2015). The volume of cross-border trading mainly between South Africa and Zimbabwe increased sharply from 377 415 in 1992 to more than 1 000 000 in 1993 (Muzvidziwa 2010). According to Peberdy and Rogerson (2000), more than 66% of women are actively involved in cross-border trading.

Whilst cross-border trading brought many benefits for traders, it is not without challenges. Some of the challenges include crime, xenophobia, extortion, bribery by police and

unnecessary delays at border posts (Chiliya et al. 2012). In Zimbabwe, cross-border trading had an impact on people's socio-culture. Cross-border trade gave rise to the image of a strong and independent class of women who are determined to improve their standards of living (Muzvidziwa 2015). Instead of women waiting for their husbands to provide for them, some women engage in cross-border activities as a means of social and economic empowerment. Cross-border trade challenged the traditional female role of subservience to men (Muzvidziwa 2015). Whilst other spouses were forced by financial hardships to support their wives' cross-border entrepreneurial endeavours, some deeply entrenched traditional Ndau men sanctioned their wives from participating in such activities (Mutsagondo et al. 2016). Some of the reasons include allegations of prostitution, over-staying in foreign countries, neglecting husband and children, and unfair allocation of business profits (Mutsagondo et al. 2016). Given a choice, some men were of the view that the government should ban women cross-border activities (Mutsagondo et al. 2016), a clear sign of male desperation. This is illustrated by the following extract from some women who participated in a research study conducted by Muzvidziwa (2005, 2015), '*mukuwasha tikagara takatarisana pamba tinodyana here?*', translated as 'if we stay at home and do nothing, will that bring us food?'. This portrays a new family set-up, which emerged because of economic hardships, and this defies the traditional family, which requires women to stay at home looking after children. As a result, nuclear family relations were negatively affected because of new patterns of long-distance marriage relationships where women are away from the family for extended periods (Mutsagondo et al. 2016; Muzvidziwa 2005, 2015). Cases of stigmatisation are also associated with cross-border trading, whereby traders are referred to as 'prostitutes' or 'smugglers' (Chiliya et al. 2012). These scenarios often surface when women engage in activities, which contradict societal norms by identifying and servicing a niche market beyond the reach of men (Muzvidziwa 2010, 2015).

Drawing from the literature on women entrepreneurship in Zimbabwe, it can be argued that policy initiatives must pay attention to cross-border entrepreneurial activities because of their contribution to the economy. Peberdy and Rogerson (2000) state that cross-border traders supply significant volumes of goods and services to the formal sector. If this sector is managed correctly, it could be a source of revenue for the countries in the SADC region. For policy implications, governments need to develop a deeper understanding of cross-border trading and how states could benefit extensively from such activities.

## Theme 8: Strategies used by women entrepreneurs

Generally, people develop coping strategies for dealing with their unique challenges. Their environment often shapes these strategies. Developing survival tactics depend on one's ability to build self-confidence. Similarly, women

entrepreneurs in Zimbabwe have developed coping mechanisms over the years to survive in entrepreneurship (see Chamlee-Wright 2002; Mazonde & Carmichael 2016; Mboko & Smith-Hunter 2009, 2010; Moyo & Kawewe 2002; Muzvidziwa 2015; Nyamwanza et al. 2012; Osirim 2003). Some of the most used strategies include lending each other capital, business diversification, maintaining full control of business operations and being members of saving clubs (known as '*ma rounds*') (Chamlee-Wright 2002). '*Ma rounds*' are informal saving clubs where members are required to contribute a certain amount of money over a specific period (Chamlee-Wright 2002). The accumulated savings are either distributed to the member in turns or are shared equally at the end of the agreed financial period, which could be 6 months or 1 year (Chamlee-Wright 2002). These funds are typically used to purchase essential commodities or for diverse purposes (Chamlee-Wright 2002), depending on the needs of the family. Savings clubs also demonstrate a type of social network (Muzvidziwa 2005, 2015), which acts as a tool for economic empowerment.

Within the Zimbabwean context, a husband often plays a vital role in a woman's decision to start a business. Husbands often assist their spouses with start-up capital (Osirim 2003). This act ensures that the wife remains geographically closer to home and fulfils her domestic responsibilities (Osirim 2003). The informal sector is segregated by gender and assisting a wife to start a small business is likely to limit her from interacting with other men (Osirim 2003). As a coping strategy, some women would desist from using the husband's resources. This limits or excludes the husband from interfering with the business dealings. Another strategy is establishing a joint venture with husbands whilst maintaining an exact domain of autonomy (Chamlee-Wright 2002).

Maintaining control over business resources is another coping strategy used by some women to counter socio-cultural values that are enmeshed in society (Moyo & Kawewe 2002). Zimbabwean culture portrays the man as the head of the family and all family assets are under his control and has absolute authority. Even when a wife contributes towards household income, her contribution is usually under the husband's control. During the pre-colonial era, women would only exercise control over the granary and other food supplies (Chamlee-Wright 2002). The security of the family, particularly the children, is often dependent on women controlling the distribution of the household resources, and usually, a husband represents a principal threat to control (Horn 1986). In the business context, maintaining significant control over businesses resources would entail a woman making most business decisions. This empowers women to influence significant household decisions (Osirim 2003). Thus, a woman's success in business could reduce financial dependency from her husband (Osirim 2003). This level of empowerment is likely to influence patriarchal control (Osirim 2003). Horn (1986) also found out that unmarried women were more likely to run a profitable business than married women, as there are no husbands to pose as a threat

of controlling business resources. Remaining single or seeking divorce was one strategy that women use to maintain control over their resources, but this is by no means the most successful strategy as other factors play a significant role in single parenthood (Horn 1986). Sometimes women keep the financial status of the business confidential and at times misrepresenting the information to the spouse (Moyo & Kawewe 2002). Muzvidziwa (2010, 2015) mentions that cross-border traders also developed coping strategies such as sharing of business operating costs.

Moyo and Kawewe (2002) posit that central to developing strategies is an empowering prefix – ‘self’ (e.g. self-provision and self-employment). The moment women realise they are doing something for themselves, they are motivated to achieve more. Whilst women acknowledge negative societal attitudes towards them, they do not allow these perceptions to negatively affect their businesses as they take it as an opportunity to prove their capabilities (Mboko & Smith-Hunter 2009). Overall, these strategies symbolise ‘ways in which so many women have “beaten the system” taken charge of their destinies and encourage each other to live, love, laugh and be happy as women’ (Tong 2013:1/2).

## Conclusions, areas for further research and policy recommendations

The study highlighted a dearth of research on women entrepreneurship in Zimbabwe, as only 11 articles were identified. Eight themes emerged from the analysis of these articles, which give a glimpse of what was researched during 1990 and 2018. This is a cause for concern as high impact research often lays the foundation for the development of entrepreneurship. The scarcity of studies on women entrepreneurship in Zimbabwe implies that this field of research is still in its infancy stage with vast research opportunities, which can be explored from diverse angles and disciplines of study. These studies can be investigated from the different levels of the small business sector (i.e. micro, small and medium). In developing the research niche, it is also useful to conduct research which compares female and male-owned small businesses to evaluate the extent of gender differences in the entrepreneurial landscape of the country.

The findings also showed that research on women entrepreneurship in Zimbabwe mainly focuses on the informal sector. This presents endless research opportunities for women entrepreneurs operating businesses in the formal sector. The results also revealed that most (81.82%) of the studies concentrated on urban women, whilst a few studies (18.18%) focused on rural women micro-enterprises. More research is required on women entrepreneurship, mainly, rural-owned businesses, as these women constitute the majority of the rural population in Zimbabwe. According to the 2018 World Bank data, females constitute 35.03% of the rural population of 67.79% (World Bank 2020). The women

residing in rural areas are critical for ensuring food security in Zimbabwe.

Supporting women entrepreneurs in Zimbabwe is not just a matter of gender but also a social and economic matter. In fact, women-owned businesses play a crucial role in society and the economic development of any nation. Therefore, the Government of Zimbabwe, in consultation with the private sector and non-governmental organisations, should find ways of unlocking the potential of women entrepreneurs and develop policies that support sustainable business development.

The study makes the following policy recommendations:

- Policies promoting women’s roles in economic development need to be formulated with the understanding of what women do, what they are capable of doing and how they see themselves in their different social settings. Thus, the development of these policies requires a feminist approach, which allows women to take part in developing solutions to their problems.
- As most of the women are operating in the informal sector, more support is required for women to venture into higher categories of small business development (e.g. SMEs). Policymakers should not ignore this sector because with more support into the sector, more women are likely to develop and participate at higher levels of entrepreneurship, i.e. the formal sector.
- The government should develop a comprehensive database for women in both the informal and the mainstream sector so that targeted policy support mechanism can be developed to achieve impact in the sector.
- Bespoke training programmes are necessary to equip women with business skills. The education system should develop and encourage a culture of entrepreneurship beyond the informal sector.
- As a point of departure and given the availability of resources, it is necessary to conduct a country-wide study to understand the nature of small business development in the country.
- As the savings clubs are a common activity for women, the government should consider the possibility of institutionalising this activity to enable women to access funding in a regulated environment.
- Social entrepreneurial activities should be encouraged as a solution for dealing with social ills that are affecting women.

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### Competing interests

The authors have declared that no competing interest exists.

### Authors’ contributions

This article is extracted from E.D.’s PhD work. E.D. conceptualised the study design. F.C. assisted in reviewing the article. C.O. and M.P. supervised the study.



## Ethical consideration

The article is extracted from E.D.'s PhD work from the University of KwaZulu-Natal, South Africa. The overall ethical approval for the PhD work was approved by the Human and Social Sciences Ethics Committee, Ethical Clearance Number: HSS/1665/0140, 03 December 2015.

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## Data availability statement

The authors confirm that the data supporting the findings of this study are available within the article.

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The views and opinions expressed in this article are those of the authors and do not necessarily reflect the official position of any affiliated agency of the authors.

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