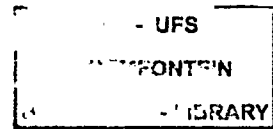


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**CHALLENGES FACED BY URBAN ZIMBABWEAN WOMEN
ENTREPRENEURS**

By

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Co- Promoter: **Dr J. O. Cilliers (PhD)**

November 2011

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DECLARATION

"I declare that the thesis hereby handed in for the qualification of the Degree of Philosophy (PhD) at the University of the Free State, is my own independent work and that I have not previously submitted the same work for a qualification at/ in another University/Faculty."

Furthermore, I concede copyright to the University of the Free State.

Gani
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DEDICATION

I dedicate this thesis, the most significant work of my life, to the following:

Dr. Violet Lunga, for challenging me to embark on PhD studies when we met at the University of Botswana in 2006.

Sithokozile Ndlovu for helping me realise my dream.

And in loving memory of my late parents—"The love for education you instilled in me lives on!"

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May the Lord give you ALL life's finest blessings.

Above all, Glory to God who makes all things possible.

ABSTRACT

The primary objective of this study was to investigate the challenges that urban Zimbabwean women entrepreneurs face. The study was motivated by the theoretical findings that women have always been discriminated against politically, economically, socio-culturally, legally, educationally and at work. Scholars of gender studies assert that despite the fact that over the last decades women had attained educational levels comparable to those of men, women still remained in relatively low paying jobs (Wirth, 2001:49; Carter & Silva, 2010:19, 20-1). Due to frustrations and challenges faced in the workplace, some women in both developed and developing countries had left formal employment to start their own businesses. According to Coulter (2000:114), even in business where women had opted to be, they continued to face challenges.

A review of literature further indicated that the historical background of women in developed countries differed from that of women in developing countries because of differences in environmental factors (Adler & Israeli quoted by Woldie & Ardesua, 2004:79). However, the challenges that women faced were similar except that in developed countries more gains had been registered in improving women's lives compared to developing countries.

Theoretical findings about Zimbabwe showed that historically, women were excluded from actively participating in politics and in decision making. Economically, women were denied ownership of resources such as land and were thus dependent on men who were regarded as bread winners. Socio-culturally, activities were arranged according to gender; thus, there were activities strictly done by men and others reserved for women. Legally, women were regarded as minors and for that reason women could not enter into any contractual obligations in their own right. In regards to education, girls were encouraged to take up subjects that were not strategically linked to the mainstream economy, while boys were channeled towards subjects that would enable them to occupy meaningful and strategic positions in the workplace. However, it was worth noting that the Government of Zimbabwe, just like governments in other countries had instituted legal amendments to redress discrimination on the basis of sex

and positive developments had been achieved. These developments had enabled women to start their own businesses.

According to Ministry of Small and Medium Enterprises (SMEs), Zimbabwe, 2010), in Zimbabwe, there are 20 665 registered urban women entrepreneurs. In the light of the statement by Coulter (2000:114) that in business women continued to face challenges, it was fundamental that the challenges faced by urban Zimbabwean women entrepreneurs be identified, hence the need for this study. Identification of these challenges would enable the government of Zimbabwe and other stakeholders to devise specific policies and strategies to minimise the impact of these challenges on women owned businesses. This would enable women entrepreneurs to operate viable and sustainable businesses. An empirical study was therefore conducted to investigate what the challenges women entrepreneurs faced were.

This study was a combination of quantitative research design and descriptive research in which the simple random sampling technique was used to draw the sample. The sample comprised 580 registered women entrepreneurs drawn from the Small and Medium Enterprises sector in the four major cities of Zimbabwe, namely, Harare, Bulawayo, Gweru and Masvingo. The survey method was adopted as the data gathering method where a self constructed and self administered questionnaire was used as the data gathering instrument. A pilot study was conducted before the questionnaires were distributed for the main study. Reliability testing of the questionnaire showed a Cronbach's Alpha value of 0.802 for all Likert questions based on the background of women of Zimbabwe and business challenges. These results indicated that the questionnaire was reliable as a data collecting instrument.

Data collected was transformed for statistical analysis through the use of Excel software. After data processing, the Statistical Packages for Social Sciences (SPSS) was used for data analysis. Statistical techniques used in this study included frequencies, percentages, cross tabulations and Pearson chi-square tests, descriptive statistics and Analysis of Variance (ANOVA).

Relating to respondents' demographic profile, empirical results showed that 50.4 percent of the respondents in this study are married compared to 24.5 percent single and 25.1 percent separated, divorced or widowed. Results further indicated that 83.8 percent of the respondents have children and 73.2 percent have dependent children. The average number of children is 2.26 and the average number of dependent children is 1.50. The average age of respondents in this study was 38.0 years. Results further indicated that respondents in this study are highly qualified, with 51.5 percent having tertiary education. The dominant religion in this study was Christianity.

Most of the respondents owned businesses in the services sector compared to 'other' businesses (67.2 percent and 32.8 percent respectively). Results indicated that 54.7 percent of the respondents had been in business for 5 years and below. Results also showed that 37.2 percent of the respondents had relevant start-up experience. In terms of start-up capital, women entrepreneurs in this study used internal more than external sources of finance (79.2 percent and 20.8 percent respectively). Findings also indicated that women entrepreneurs were predominantly sole proprietors compared to those in partnership.

The following empirical findings were indicated regarding women's background. Firstly, women can now actively participate in politics and decision making processes in spite of the fact that women have more confidence in male than female political leaders. Secondly, economically, women can own property in their own right and the majority of women are no longer financially dependent on men. Thirdly, socio-culturally, women are more confident than they were historically and can now challenge men on religious issues. Fourthly, women can now engage in activities that were previously done by men only, such as being formally employed. Men can also perform duties that were previously done by women only. Fifthly, legally, men and women are equal before the law. Sixthly, after 18 years of age, women can make any legal decisions without consulting male members of the family. Seventhly, some men do not accept women as their equals. Eighthly, some men still abuse their wives because they have paid *lobola* (*bride price*) for them. Ninthly, despite their legal rights, married women predominantly

still have to consult their husbands before making any business decisions. Tenthly, regarding education, girls are now given equal educational opportunities by their parents and at school girls are free to study subjects and embark on courses of their choices. However, there are still some cultures and religions that expect girls to leave school young to marry.

Finally, at work, both in the private and public sectors, there are equal job opportunities for both men and women. There are also fair promotional opportunities for both men and women in the public and private sectors. Men and women doing the same jobs are remunerated at the same levels and there is equal taxation for both men and women. There are no jobs exclusively reserved for women both in the government and private sectors. However, there are more educated men than women in the job market.

According to empirical results, women started their businesses due to opportunity (pull) and necessity (push) factors. Findings also showed that some women have left formal employment to start their own businesses due to work related factors such as the "glass ceiling" that blocked their access to top executive ranks; gender role stereo typing, negative societal influences and pay differentials, lack of acceptance by men, sexual harassment, balancing home and family responsibilities, and stress.

The following empirical results were revealed about the market environment: First, customers no longer look down upon women owned businesses. Second, male workers now respect women who have employed them. Third, suppliers now offer both men and women entrepreneurs the same credit terms. Fourth, bank officials in Zimbabwe give women the same treatment as men when applying for loans. Fifth, women entrepreneurs can easily access established private business networks. Sixth, male auditors have developed a positive attitude towards women running businesses. Finally, some men entrepreneurs have accepted women entrepreneurs as equal business partners.

The study also revealed some challenges that women entrepreneurs still have to contend with in the market environment. Women still have a problem of lack of collateral. Another challenge

that women entrepreneurs face is that of becoming members of formal business organisations. Women also find it difficult to access government networks. According to empirical findings on the macro environment, women now have equal chances of getting business tenders as men. On the socio-cultural front women indicated that their religions allowed them to run their own businesses. There are now support services to enable women to operate their own businesses. Respondents also indicated that they registered their businesses without legal problems and that women can now own property in their own names. Women entrepreneurs also confirmed that amended laws have brought equality between men and women entrepreneurs.

However, empirical results also indicated that at economic level, women still find it difficult to enter male dominated sectors like construction. Socio-culturally, most women entrepreneurs indicated that they still face the challenges of balancing home and business responsibilities. Despite the availability of support services, the HIV/AIDS pandemic has also exacerbated their workload. Married women still have to request their husbands to co-sign before they can get any loans.

Conclusively, empirical findings indicate that most of the cases of discrimination highlighted in the problem statement in Chapter 1 Section 1.4, and in the historical background of Zimbabwean business women, have been reduced and in some cases eliminated.

LIST OF ABBREVIATIONS

ACP	African Caribbean Pacific
AIDS	Acquired Immune Deficiency Syndrome
ANC	African National Congress
AU	African Union
BEE	Black Economic Empowerment
BICC	Brethren in Christ Church
CEDAW	Convention on the Elimination of All forms of Discrimination against Women
CEO	Chief Executive Officer
CIS	Confederation of Independent States
CMB	Cotton Marketing Board
COMESA	Common Market for East and Southern Africa
CPI	Consumer Price Index
CSC	Cold Storage Company
CSO	Central Statistical Office
CZI	Confederation of Zimbabwe Industries
DMB	Dairy Marketing Board
DRC	Democratic Republic of Congo

ECSAF	East, Central and Southern Africa
EEC	Employment Equity Commission
EOWA	Equal Opportunity for Women in the Workplace Agency
EOC	Equal Opportunities Commission
EPA	Equal Pay Act
ESAP	Economic Structural Adjustment Programme
EU	European Union
EWEF	Ethiopian Women Exporters Forum
FAP	Financial Assistance Policy
FMLA	Family and Medical Leave Act
GDP	Gross Domestic Product
GEM	Global Entrepreneur Monitor
GMB	Grain Marketing Board
GNI	Gross National Income
GPF	Gender Policy Framework
HDI	Human Development Index
HIV	Human Immuno Virus
ICDS	Inter-Censal Demographic Survey
ICT	Information Computer Technology

ILO	International Labour Organisation
IMF	International Monetary Fund
IPU	Inter-Parliamentary Union
LAMA	Legal Age of Majority Act
LRA	Labour Relations Act
MDG	Millennium Development Goals
MEDC	Most Economically Developed Countries
MIMS	Multiple Indicator Monitoring Survey
MFIs	Micro Finance Institutions
NEDPP	National Economic Development Priority Programme
NERPP	National Economic Recovery Priority Programme
NICs	Newly Industrialised Countries
NEPAD	New Partnership for Africa's Development
NGOs	Non Governmental Organisations
NPC	National People's Congress
NRZ	National Railways of Zimbabwe
OAU	Organisation of African Unity
OECD	Organisation for Economic Co-operation and Development
PASS	Poverty Assessment Study Survey
PD	Poverty Datum Line

SADC	Southern Africa Development Community
SDA	Seventh Day Adventist
SDA	Sex Discrimination Act
SEDCO	Small Enterprises Development Co-operation
SMEs	Small Medium Enterprises
SPSS	Statistical Package for Social Sciences
UCCSA	United Congregational Church of Southern Africa
UDI	Unilateral Declaration of Independence
UK	United Kingdom
UN	United Nations
UNESCO	United Nations Education and Scientific Organisation
UNICEF	United Nations International Children's Emergency Fund
US	United States
USD	United States Dollar
VAT	Value Added Tax
WFTC	Working Family Tax Credit
WIBZ	Women in Business, Zimbabwe
WIPHOLD	Women Investments Portfolio Holdings
WTO	World Trade Organisation

ZANU	Zimbabwe African National Union
ZBC	Zimbabwe Broadcasting Corporation
ZDHS	Zimbabwe Demographic and Health Survey
ZEC	Zimbabwe Election Committee
ZIMPREST	Zimbabwe Programme for Economic and Social Transformation
ZIMRA	Zimbabwe Revenue Authority
ZNHSCP	Zimbabwe National Household Survey Capability Programme
ZISCO	Zimbabwe Iron and Steel Company
ZNCC	Zimbabwe National Chamber Of Commerce
ZNSC	Zimbabwe National Security Council
ZWLA	Zimbabwe Women Lawyers Association

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CHAPTER 1

INTRODUCTION TO THE STUDY

1.1 Introduction

Chapter 1 provides insights into factors that necessitated this study. The chapter is presented as follows: Section 1.2 focuses on the background to the problem. Section 1.3 gives definitions of key terms used in the study. Section 1.4 examines the problem of the study. In Section 1.5, the primary and secondary objectives are stated. An overview of the methodology used in this study is presented in Section 1.6. Section 1.7 concludes the chapter by giving an explanation of how the rest of the study is organised.

1.2 Background to the problem

The role of women in most patriarchal societies has largely been that of child bearing and sustenance of the family (Post, Frederick, Lawrence & Weber, 1996:438-9). 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 during the 1990s (Donnelly, Gibson & Ivancevich, 1995:621).

Over the last few decades, women have attained educational levels comparable to those of men (Wirth, 2001:49). Despite these educational attainments, most women still work in relatively low paying jobs with poor prospects for upward mobility (ILO latest update, 2004:6-8). Wirth (2001:49) further argues that qualified and competent women look up through the "glass ceiling" and can see what they are capable of achieving, but invisible barriers prevent them from breaking through. "Glass ceiling", according to Wirth (2001:1), is a term coined in the 1970s in the United States to describe the invisible artificial barriers created by attitudinal and organisational prejudices which block women from senior executive positions. There is no objective reason for women not rising to the very top as men do except that there exists

inherent discrimination in the structures and processes of both businesses and society in general. Scarborough & Zimmerer (2000:16) 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 organisations is to start their own businesses. However, Coulter (2000:114) asserts that even in business where women have opted to be, they continue to face challenges. These challenges that the concept of "glass ceiling" sums up, are not peculiar to the United States only. Hagos cited by McDade & Spring (2005:20) concurs that women entrepreneurs in Africa face challenges both at work and in conducting business.

However, in some parts of Africa, for example in Swaziland, women entrepreneurs have overcome some of the challenges and they continue to work on those other challenges that obstruct them in their business operations (Jalbert, 2000:9). In Uganda, research studies reveal that women form the majority of the country's business people in farming and small to medium sized businesses (Synder, 2000:22).

Relative to women entrepreneurs in America, Europe, Asia and some parts of Africa, the question arises whether or not urban Zimbabwean women entrepreneurs face similar challenges in the management of their businesses.

1.3 Definition of key terms

The following concepts will be used throughout this study and therefore need to be defined:

- **Entrepreneur:** An entrepreneur is a person who creates a new business in the face of risk and uncertainty, for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalise on them (Scarborough & Zimmerer, 2000:4).
- **Formal entrepreneur:** A formal entrepreneur in Zimbabwe is one who is recognised and registered either with the Registrar of Companies or the Local Government, and has been vetted by the Zimbabwe Republic Police (Makautse, 2006)

- Challenges: According to CALD (2008:222), a challenge is something needing great mental or physical effort in order to be done successfully and which therefore tests a person's ability. In this study, challenges will refer to those barriers that obstruct entrepreneurs in their businesses and, thus, requiring entrepreneurs to use great mental effort.
- Marginalised people: These are people who are treated as if they are not important (CALD, 2008:874).
- Disadvantaged people: are people who lack resources, skills, education and support systems from their family and community (Co et al., 2007:302).
- Discrimination: According to CALD (2008:401), discrimination means the practice of treating somebody or a particular group in society less fairly than others based on age, race, sex or gender.
- Urban: Urban means relating to or concerned with a city or town (CALD, 2008:1602).
- Relevant start-up experience: According to CALD (2008:491), experience refers to the process of getting knowledge or skills from doing, seeing or feeling things. In this study, relevant start-up experience will refer to the knowledge or skills the woman entrepreneur possessed at the time of establishing her business.

1.4 Problem statement

Scholars of gender studies have argued that women have always been discriminated against socially, culturally, legally, politically and economically (Dignard & Havet, 1995:69-71). And Post et al. (1996:438-9) propound that most patriarchal societies allocate power and privileges mainly to men, leaving women with relatively less economic and political power than men. This general pattern of men-women relations continues even in modern societies. Woldie & Ardesua (2004:80) allude to the views that women are regarded as subordinate to men regardless of their age or educational accomplishments. Although today's research demonstrates that women are as well qualified and capable as men to hold high level positions in society, gender

discrimination based on custom, social habit and gender bias has limited women's opportunities in occupying top level positions in certain communities (Post et al., 1996:439). Carter & Silva (2010:19, 20-1) concur that women still face the "glass ceiling" in their attempts to reach top positions in businesses. New research by Catalyst shows that among graduates of elite MBA programmes around the world, women continue to lag behind men at every single career stage, right from their first professional jobs. McElwee & Al-Riyami (2003:339) assert that whilst participation of men in all arenas, be it political, economic or social, is unquestioned, the participation of women in the labour force is complicated by the fact that the woman is subject to a number of coded and unwritten social mores in a patriarchal, men dominant society that has traditionally restricted women's entrepreneurial endeavour.

According to Lerner, Brush & Hisrich (1997:318-9), research on women entrepreneurs is extensive in developed countries, especially in the United States and Canada. However, according to Matiwane (2005:5) studies of women entrepreneurs in developing countries are comparatively few. Lerner et al. (1997:318-9) further explain that these studies comprise a growing body of knowledge from which theories are emerging and prescriptions for success are derived. However, both the internal and external environments in developed countries vary extensively from those in developing countries (Truman & Allen quoted by Lerner et al., 1997:317). Therefore, the theories that have emerged from the developed countries and their "prescription for success" may not be applicable to developing countries (Matiwane, 2005:5). This is because environments in different countries differ socially, culturally, legally, politically, and economically (Adler & Israeli quoted by Woldie & Ardesua, 2004:79), implying that the magnitude of the challenges may be different, also.

Although business related challenges are jointly experienced by men and women entrepreneurs, it is claimed that women face unique and additional obstacles when starting up businesses

despite years of legislative effort by various national governments and the United Nations Convention on the Elimination of all forms of Discrimination against Women (Coulter, 2000:134).

According to studies conducted in Uganda (2000), England (2003), Oman (2003), Cyprus (2004) and Nigeria (2004) and by other researchers, women entrepreneurs face the following internal and external challenges in their entrepreneurial endeavours:

- Discrimination (politically, economically, socio-culturally and legally) (Co et al., 2007:307; Ndiaye, 2001:3; Still & Timms, 2000:274 and Woldie & Ardesua, 2004:80-88);
- Hostile environment (Co et al., 2007:308);
- Gender role stereo typing (Hagos, cited by McDade & Spring, 2005:20; Still & Timms, 2000:274 and Woldie & Ardesua, 2004:80);
- Balancing home and work roles (Carr & Bowden, 2002:34; Chijoriga et al., 2002:3; Christodoulou, 2005:51; Co et al., 2007:308; Khumalo, 2008:30-33, 43; Makombe, 2006:7; Sinha, 2005:2; Stevenson & Onge, 2005:11; Still & Timms, 2000:277 and Woldie & Ardesua, 2004:84);
- Lack of access to finance due to lack of collateral (McElwee & Al-Riyami, 2003:339-342; Ngozi, 2002:9 and Stevenson & Onge, 2005:11);
- Lack of economic independence (Makombe, 2006:64; Still & Timms, 2000:274);
- Negative social perceptions (Co et al., 2007:308; Fielden et al., 2003:8-11; Still & Timms, 2000:274 and Woldie & Ardesua, 2004:84);
- Inadequate managerial experience, training, financial and marketing skills (Co et al., 2007:308; Still & Timms, 2000:277 and Woldie & Ardesua, 2004:79,83);
- Sexual harassment (Post et al., 1996:459);
- Lack of business networks (McElwee & Al-Riyami, 2003:346; Co et al., 2007:308; Still & Timms, 2000:277 and Woldie & Ardesua, 2004:84);

- Stress (Davidson & Cooper, cited by Halford & Leonard, 2001:118) and
- Lack of access to support services (McElwee & Al-Riyami, 2003:343).

The primary motivation for undertaking this study therefore was to investigate the challenges urban Zimbabwean women entrepreneurs face. It is the researcher's belief that if the challenges and their underlying causes are brought to the fore, appropriate solutions can be found. The identification of challenges faced specifically by urban Zimbabwean women entrepreneurs would enable the government of Zimbabwe and other stakeholders to devise specific policies and strategies to minimise the impact of challenges on women owned businesses. Minimisation or eradication of these challenges would enable women to operate viable and sustainable businesses. Through sustainable business ownership, women can contribute positively towards women economic empowerment, eradication of poverty, hunger and unemployment and thus contribute to the economy at large.

1.5 Objectives of the study

In this section, the primary and secondary objectives that guided the study are stated.

1.5.1 Primary Objective

The primary objective of this study was to investigate the challenges faced by urban Zimbabwean women entrepreneurs.

1.5.2 Secondary objectives

The above primary objective was supported by the following secondary objectives.

- To review literature to determine unique challenges faced by women entrepreneurs worldwide.
- To conduct a literature review on the historical background and current status of women worldwide.

- To conduct a literature review on the historical background and current status of women in Zimbabwe.
- To review literature to determine challenges faced by entrepreneurs generally and those uniquely faced by women entrepreneurs.
- To review literature to determine challenges faced by Zimbabwean entrepreneurs, with specific reference to the unique challenges faced by women entrepreneurs.
- To design research techniques appropriate for the study on challenges faced by urban Zimbabwean women entrepreneurs. To investigate empirically unique background challenges faced by urban Zimbabwean women entrepreneurs.
- To investigate empirically challenges faced by urban Zimbabwean women entrepreneurs in the market environment.
- To assess empirically how urban women entrepreneurs experience the political, economic, socio-cultural and legal environments in Zimbabwe.
- To suggest practical recommendations of how to alleviate challenges faced by urban Zimbabwean women entrepreneurs.
- The following research questions were also formulated in order to guide the study in achieving the research objectives:
 - What are the unique theoretical challenges faced by women entrepreneurs worldwide?
 - What is the current status of women worldwide compared to their historical background?
 - What is the current status of women in Zimbabwe compared to their historical background?
 - Do women entrepreneurs face the same challenges as those faced by men entrepreneurs?
 - What are the challenges faced by Zimbabwean entrepreneurs?

- What are suitable research techniques for conducting an empirical study on challenges faced by urban women entrepreneurs?
- What are the unique empirical background challenges faced by urban Zimbabwean women entrepreneurs?
- What are the unique empirical challenges faced by urban Zimbabwean women entrepreneurs in the market environment?
- How do urban women entrepreneurs experience the political, economic, socio-cultural and legal environments in Zimbabwe?
- What are the practical recommendations that can be proposed to alleviate the challenges faced by urban Zimbabwean women entrepreneurs?

1.6 Research methodology

The methodology this study employed included the following: type of research design and type of research, primary data collection method and questionnaire design, sampling method and sample size, data gathering and data analysis.

1.6.1 The Research design and type of research

The quantitative research design this study used required that the responses of the participants be coded, categorised, and reduced to numbers for statistical analysis.

This study selected the descriptive research as the most suitable research type. Descriptive research enabled the researcher to investigate the challenges faced by women entrepreneurs in

detail (ask about what, when, where and how). Descriptive research also helped the researcher to describe the nature of the challenges (whether political, economic, socio-cultural, legal, educational and work related) using the PESTLE model as the basic model for assessment.

1.6.2 Primary data collection method and questionnaire design

The data collection method this study used was the survey method and reasons for selecting the survey method are motivated in Chapter 6 Section 6.3.3.1.3. Self-constructed and self-administered questionnaires served as the data collecting instruments to collect data on challenges faced by urban Zimbabwean women entrepreneurs.

The questionnaire was made up of closed questions (structured questions with structured responses), Likert scale questions and dichotomous (Yes/ No/Not Applicable) questions. The range for the Likert scale questions in this study was between 1 and 5; 1 being the lowest (Strongly Disagree) and 5 being the highest (Strongly Agree). This allowed the respondents to choose the options that best represented their degree of agreement or disagreement about the challenges that they faced in specified areas.

The selected variables included the demographic and business profiles, background of Zimbabwean women, reasons for the establishment of the businesses and business challenges.

A pilot study was conducted before the questionnaires were distributed for the main study. Results of the pilot study necessitated a few modifications to the original questionnaire. The content, phrasing, sequencing, layout and instructions of the questionnaire were improved.

1.6.3 The sampling method and sample size

This study used the simple random sampling method to research 580 women entrepreneurs.

The target population comprised recognised and registered "formal" women entrepreneurs that were drawn from all the industries of the Zimbabwean economy. Only women entrepreneurs in the Small and Medium Enterprises sector were considered. The types of businesses studied included services, mining, manufacturing, agriculture, retail, wholesale and construction. These

were further sub-divided into the following services: food, professional, hair salons, commodity broking, clothing, hardware, accommodation, cleaning, entertainment and transport.

The delimitations for this study were the four major cities of Zimbabwe namely, Harare, Bulawayo, Gweru and Masvingo (Refer to Appendix B). Respondents were drawn from these cities because these cities are commercial centers in Zimbabwe. Diverse economic activities are concentrated in these cities thereby making them potential sources of the required data.

1.6.4 Data gathering and data analysis

This study gathered actual data over a period of three (3) months: October to December 2010. The field research team was made up of the researcher and nine (9) trained and paid research assistants. Five hundred and eighty (580) copies of the questionnaire were self-administered; 530 were retrieved. The response rate was 91.38 percent. Collected data was transformed into a more suitable format using Excel software, after which the Statistical Package for Social Sciences (SPSS) was used for data analysis. Statistical techniques used in this study included frequencies, percentages, cross tabulations and Pearson chi-square tests, descriptive statistics and Analysis of Variance (ANOVA).

1.7 Layout of the study

The rest of the study is organised as shown in Table 1.1 below.

Chapter	Title of Chapter	The aim of the Chapter
Chapter 2	The historical background and current status of women in society.	The chapter presents the historical political, economic, socio-cultural, legal, educational and work backgrounds and current status of women in society. The women's background is examined in context of a patriarchal society and juxtaposed against the current situation.
Chapter 3	The historical background and current status of	Chapter 2 provided a general perspective of the historical and current status of women in society. Chapter 3 focuses more on the historical and current status of Zimbabwean women from a political,

	women in Zimbabwe.	economic, socio-cultural, legal, educational and work perspective.
Chapter 4	Generic and unique challenges faced by entrepreneurs.	A comprehensive literature review revealed that entrepreneurs (both men and women) face generic challenges. However, in addition, women entrepreneurs face unique challenges. Chapter 4, therefore, examines the generic challenges faced by entrepreneurs generally and challenges unique to women specifically.
Chapter 5	Challenges faced by Zimbabwean entrepreneurs.	The chapter exposes challenges faced specifically by Zimbabwean entrepreneurs in the external environment. The aim is to provide the context of the environment in which the study was conducted. A clear understanding of the Zimbabwean environment should enable conceptualisation of the challenges that arise thereof.
Chapter 6	Research Methodology	The chapter explains the methodology this study employed. The research methodology comprised the type of research design, type of research, primary data collection method and questionnaire design, pilot studying, sampling method and sample size, target population, delimitations of the study, data gathering and data analysis.
Chapter 7	Research Results	This chapter presents empirical research results.
Chapter 8	Conclusions and Recommendations.	This chapter presents the summaries, conclusions, contribution of the study, achievement of objectives, limitations of the study, recommendations and areas for further study.

CHAPTER 2

THE HISTORICAL BACKGROUND AND CURRENT STATUS OF WOMEN IN SOCIETY

2.1 Introduction

Chapter 2 exposes the historical background and current status of women in society from a political, economic, socio-cultural, legal, educational and work viewpoint; after which the impact of these variables on women in developed and developing countries respectively is examined. As highlighted in Section 1.4, internal and external environments in developed countries vary from those in developing countries, hence the need to find out the impact that the afore-mentioned variables have had on women in these two differing environments. Furthermore, the comparison is based on developed and developing countries because these are the two broad categories into which countries are generally classified under. The women's historical background and current status are traced from the home (the socialisation institution), to education and ultimately to the workplace. This analysis provides the context of the challenges that women face later in business.

The chapter proceeds as follows. Section 2.2 to 2.2.1 examines the patriarchal society in which women have been brought up. In Sections 2.2.2 to 2.2.2.4 the focus is on the political background and the current status of women. An examination of the economic background and current status of women is given in Sections 2.2.3 to 2.2.3.2. Sections 2.2.4 to 2.2.4.2 expose the socio-cultural background and current status of women. A discussion of the legal background and current status of women is given in Sections 2.2.5 to 2.2.5.2. Sections 2.3 to 2.3.2 dwell on women in education. The focus of Sections 2.4 to 2.7 is challenges faced by women in the workplace. Finally, Section 2.8 summarises the chapter.

Post et al. (1996:438) postulate that the status of both men and women in society is largely a product of social customs and traditions. Most societies in human history have largely been patriarchal, where men serve as the heads of the families or clans. Goscillo cited by Woldie &

Ardesua (2003:80) propounds that patriarchal traditions are still followed in the majority of the world's countries.

Prior to examining the historical background and current status of women in society, an explanation of the patriarchal society is given. This approach is based on the premise that women have been brought up and socialised into the norms, values and beliefs of the patriarchal system.

2.2 The patriarchal society

Various schools of thought exist on patriarchy. However, patriarchy in this study is examined from the structural and radical perspectives. The structural perspective shares a common belief that social relations between individuals, in businesses and elsewhere, are part of a broader system of relations between unequal groups based on gender (Halford & Leonard, 2001:14). The same authors further state that the key to these structures is that they have been constructed in the interests of dominant groups and serve to perpetuate these groups' dominance. According to this perspective, women are systematically oppressed directly to serve the interests of other more powerful social groups, particularly men. The radical perspective claims that men as a social group dominate women, and use the term "patriarchy" to describe this system of domination and subordination. The radical proponents see women's oppression by men as the most fundamental form of human oppression visible across all societies throughout history.

2.2.1 Background of the patriarchal society

According to Abbott, Tyler & Wallace (2005:60-1), the term "patriarchy" literally means the "rule of the father" and the term has traditionally been used in English speaking societies to refer to a household headed by a male. However, Walby cited by Abbot et al. (2005:60-1) has used the term to refer to a much broader form of social organisation in which men dominate and exploit women in a range of social settings. The term "patriarchy" has been used in this respect to explain gender stratification and gender inequalities. Gender inequalities are sustained through a range of social structures that subordinate women. Patriarchy is the social

structure where gender inequalities are rife. The same author further points out that patriarchy in contemporary capitalist societies consists of six interrelated systems which are the following:

- Paid employment. In most patriarchal societies women are likely to be paid less than men.
- Household production. Women are largely responsible for domestic labour and childcare.
- The state. Women are much less likely than men to have direct access to political power or representation.
- Violence. Women are much more likely than men to be the subject of physical, emotional and/or sexual abuse.
- Culture. Women more than men are under-represented or misrepresented in media and popular culture.

Gender differences are evident throughout the social world. These gender differences are grounded in relations of power and inequality because in most societies men are accorded a disproportionate share of social, political, economic and cultural power (Abbott et al., 2005:60). Radical proponents claim that through sexual violence, and the ever-present threat of sexual violence, men are able to control women through physical domination and fear. The nature of male sexuality and the distortion and suppression of female sexuality lies at the heart of patriarchy. Radical proponents further suggest that women's difference is devalued by patriarchal society, inhibiting women's recognition of their true capacities, and forcing them to accommodate to an alien and oppressive culture which privileges masculinity.

Most sociologists contend that social and cultural conditioning is primarily responsible for establishing male and female gender roles. According to sociological theory, patriarchy is the result of sociological constructions that are passed down from generation to generation. These constructions are most pronounced in societies with traditional cultures and less economic developments. Even in modern developed societies, gender messages conveyed by family, mass media, and other institutions largely favour males having a dominant status (Halford & Leonard,

2001:14). Sigot as quoted by Kalenga (2003:9) concur that patriarchy is a system of power relations in societies where men have authority over women and where men act in collusion to keep their dominant position unassailed. Kabeer cited by Makombe (2006:46) concur that generally in all patriarchal societies, gender relations are discriminatory against women. The discrimination is evidenced by relations such as division of labour, decision making, access to and control over resources, freedom to use time and freedom of movement.

The sections that follow show how patriarchy is bred through the socialisation process which begins in the family and how patriarchy infiltrates into other spheres of women's lives such as the political, economic, socio-cultural, legal, educational and work spheres. There-after the impact of the afore-mentioned variables on women's lives will be exposed.

2.2.2 Women's political background and current status in society

Post et al. (1996:439) assert that sex segregation based on custom meant that women generally possessed less political power than men. Until quite recently, leadership positions in politics, government, trade unions and military service have been considered off-limits to women. The ILO latest update (2004:22) is in agreement with these views that women aspiring to careers in politics still encounter obstacles and difficulties. This indicates that democratic principles of parity and equality continue to be burdened by the deeply entrenched rules and practices inherent in political life. Globally, the number of women representatives in national parliaments increased by just over 2 percent between 1999 and October 2003.

The most recent statistics concerning women representation in parliaments, according to the ILO latest update (2004:ii), are shown in Table 2.1.

Table 2.1 Women representation in parliament as of October 2003

Number	Continent	Women representation in parliaments (percent seats)
1	America	18.4 %
2	Europe	17.7%
3	Asia	15.5%
4	Sub-Saharan Africa	14.9%
5	Pacific	12.1%
6	Arab States	6%

Source latest ILO Update (2004:ii)

The above statistics are derived from the ILO's Yearbook of Labour Statistics (2003), and statistical data from government organisations, United Nations organisations, non-governmental organisations (NGOs) and research institutes. The ILO latest update (2004:25) further informs that many governments throughout the world have acted to promote gender equality in all sectors with varying degrees of success by introducing quota systems. The quota system is an affirmative action tool intended to ensure that women constitute a critical minority of at least 30 to 40 percent on decision making bodies. Most of the countries that have succeeded in implementing the quota systems are in Europe, particularly the Nordic countries.

The next section focuses on the political background of women in developed countries. However, before the exposition of women's political situation in developed countries, the definition of developed countries is given. The definition of developed countries will assist in putting the facts about the countries concerned in their correct perspective and to aid understanding of the practices of developed societies.

2.2.2.1 The concept of developed countries

According to the World Bank Classification Human Development Report (2004:2), developed countries are generally countries that are industrialised and have a high output of labour per man in industry because of the advanced technology and skills. These countries also have a

more advanced agriculture than the rest of the world. Examples of developed countries include United Kingdom, United States of America, Germany, France, Canada and Australia. Developed countries are sometimes referred to as Developed Nations, First World Nations, Industrialised Nations and Most Economically Developed Countries (MEDCs). The criteria used to differentiate between the developed and developing countries are the statistical indices such as the Gross National Income (GNI) per capita, life expectancy and the level of literacy. The Gross National Income per capita is obtained by dividing the GNI by the number of people living in that country. In order to make comparisons between countries easier, GNI is expressed in United States Dollar (USD). The United Nations developed the Human Development Index (HDI), a compound indicator of the above statistics, to gauge the level of Human Development. Sinha (2005:3) concurs that the Human Development Index (HDI) measures the average achievements of the country in terms of the extent to which people lead a long and healthy life, are educated and knowledgeable.

2.2.2.2 Women's political background and current status in developed countries

According to Wirth (2001:47), when it comes to political representation, women also experience a glass ceiling effect although in some cases, such as in Scandinavian countries, women have managed to climb higher in political representation than in the corporate world of the private sector. In 1999, Finland elected its first woman president. In the same year a total of five women commissioners had been appointed in the European Commission. The views are confirmed in the ILO latest update (2004:25) that in developed countries, Scandinavian countries still lead the world with the highest share of women holding lower house parliamentary seats. In Sweden, women held 47 percent, in Denmark, 38 percent, in Finland, 37 percent, and in Norway 36 percent.

Halford & Leonard (2001:5) concur that in developed countries, women as well as men hold substantial positions of power. Women are now in government, sit on the boards of major corporations and have a significant voice through broadcasting and the press. For example in Britain, Margaret Thatcher was the longest serving Prime Minister in the 20th century. The same

authors further write that in Britain, women are now part of the Cabinet, with a woman Director in Public Prosecutions, a woman President in the Board of Trade, a woman director in the Confederation of Business and Industry and women Professors of Science at Oxford University. Women are crucially involved not only in businesses but also in contemporary decision making at the most senior level.

The political background of women in developing countries is discussed in the next section but prior to the discussion; the definition of developing countries is given.

2.2.2.3 The concept of developing countries

The criteria used to categorise developing countries are the same as those used for developed countries (Refer to Section 2.2.2.1). Developing countries are in general, countries which have characteristics that contrast those of developed countries. Developing countries are countries that have not achieved a significant degree of industrialisation relative to the populations and which have in most cases a medium to low standard of living. There is a strong correlation between low income and high population growth. Developing countries rely mostly on agriculture, but their agriculture is less scientific than that in developed countries and the yields are far less than those of developed countries. Developing countries have the lowest Gross National Income, high birth rates, high death rates and high infant mortality rates. Other terms used for developing countries are, Less Developed Countries, Third World Nations, Non-Industrialised Nations, Emerging Economies, Underdeveloped Nations and Least Economically Developed Countries. Examples of developing countries include Angola, Ghana, Tanzania, Oman, Jamaica, Botswana, Zanzibar, Mozambique, Zambia, Iraq, Sudan, Somalia, and Zimbabwe. Countries such as China, India, Turkey, Thailand and Mexico are referred to as Newly Industrialised countries (NICs) because these countries have economies more advanced and developed than those in the developing world. However, the economies do not have the full signs of developed countries. NIC is a category between developed and developing countries. Countries with long-term civil war or large scale breakdown of rule of law such as

Afghanistan, Haiti, Somalia, Pakistan, Iraq and Zimbabwe have been experiencing almost no development (Mohr, Fourie & associates, 1995:81, 662-664 and World Bank Classification

2.2.2.4 Women's political background and current status in developing countries

Developing countries have also improved their representation of women in politics though they lag behind when compared to developed countries. The ILO latest update (2004:25) lists the different types of quota systems that have been introduced in developing countries to promote the participation of women in politics. These include:

- Constitutional quotas for national parliaments that have been mandated in the constitution of countries such as Burkina Faso, Nepal, the Phillipines and Uganda.
- Constitutional or legislative quotas for women candidates at sub-national government level including local, district or state (for example in India, Pakistan, Bangladesh and South Africa).

China has a relatively high female participation in politics and government. In 2001, women accounted for over 21 percent of all deputies in the National People's Congress (NPC). In Tianjin provincial People's Congress and cities under direct central leadership, the target for women deputies is 25 percent. However, when women attain leadership positions, they tend to be deputies to men, serving as deputy governors, deputy mayors, deputy division heads and deputy Party Secretaries. The 2004 ILO latest update further states that in the five decades of Communist rule, there have only been two women in the Politburo, which remains the sole preserve of men. Women are usually assigned responsibility for non-strategic areas such as family planning, health and education.

Other developing countries have also improved their representation of women in politics. Rwanda ranks second in the world with 56 percent women parliamentarians. After the 2009 elections in Malawi, female MPs nationwide increased from 14 percent to 22 percent. As at October 2009, Mozambique had 39.2 percent women in Parliament up from 32.8 percent in

2004. Also, in Botswana and Mozambique the speakers of Parliament are women, whereas in Namibia, the deputy speaker of parliament is a woman (Anon., 2010:8).

South Africa is the 8th country in the world where representation is exceptionally high in Parliament and Cabinet (The Employment Equity Commission quoted by Helm, 2005:5). According to Mabuza (2008:3), since the birth of the new South Africa in 1994, the policies of the ruling party, the ANC, stipulated that at least 30 percent of its public representatives in Parliament should be women. This move placed South Africa among the top 10 countries in the world in regard to the participation and representation of women in Parliament. The same author goes on to say that since 1999 there has continued to be significant progress in terms of representation of women in the Cabinet. Under the former president Thabo Mbeki's leadership, women's representation increased. In 1997, 31.57 percent of South Africa's ministers and deputy ministers were women while in 2005, the figure was 44.89 percent. In 2008, there were 20 women ministers or deputy ministers out of the 53 portfolios. In Parliament, women were involved in almost all areas of governance including foreign affairs, finance, housing, trade and industry and public works (Mabuza, 2008:3).

However, Duarte (2009) states that although South Africa has a Constitution that entrenches equality, there are attitudes, beliefs and traditional practices that inhibit the freedom of women. Those in opposition dismiss the debates on the rights of women as a Western feminist idea that has no place in African social and political life. Promotion of women's full access to and control over productive resources to reduce poverty among women is still elusive. The reason for this can be accounted to the lingering patriarchal structure.

Attempts continue to be made to improve the political position of women in developing countries. The African Union's Solemn Declaration on Gender Equality in Africa came into force in November 2005. The declaration was in support of the United Nation's Convention on the Elimination of all forms of Discrimination against Women. The African Union (AU) has undertaken to work towards parity between men and women in socio-political and economic reality of each country. The South African Development Community (SADC) Declaration on

Gender and Development adopted in 1997, called for 30 percent of women in political and decision making positions in the regional structure by 2005. South Africa, Botswana and Namibia have to a large degree surpassed the Southern African Development Community (SADC) target (Duarte, 2009). Maulidi cited by Anon. (2010:8) further informs that the new target set by SADC is now 50/50 by 2015. The 50/50 programme is a campaign set by the SADC Protocol on Gender and Development which commits SADC countries to work towards the goal of having 50 percent women in political and decision making positions by 2015. The target was signed in August 2008.

The economic background of women in society is presented next.

2.2.3 Women's economic background and current status in society

As alluded to in Section 2.1, most societies in human history have largely been patriarchal (Post et al., 1996:439) where men serve as heads of families and these patriarchal societies have been characterised by sexual division of labour. Sexual division of labour allocates tasks according to gender. Sex segregation based on custom meant that women in general possessed less economic power compared to men. Post et al. (1996:441) further postulate that the advent of the Industrial Revolution in the early and mid-1800s altered the nature of women's work by bringing females into the wage labour force. The widespread entry of women into the labour force changed the lives of many families as women received income to support themselves and their families. Kardam (2005:7) concurs that women who have access to resources and gain economic independence contribute to household revenue and raise the social status of the household.

2.2.3.1 Women's economic background and current status in developed countries

In the mid-1800s, in farming-based societies including the United States, the family was the primary economic unit. Women's work involved farming, food preparation, the manufacture of household items, and the care of children. During the post-World War II period, the proportion of women working outside the home had risen for all women (young and single, widowed,

divorced and married). Being economically productive and contributing to society through paid work boosts women's self esteem, psychological independence, security and confidence (Post et al., 1996:442).

Also, the increase in women entrepreneurs in developed countries, for example in Japan (Soka, 2011:1) and Canada (Robichaud, 2010:36) suggest that women are raising income to sustain themselves and their families making them less dependent on men financially.

2.2.3.2 Women's economic background and current status in developing countries

According to Rashid (2001:1), women in Bangladesh have also been expected by culture to remain inside family homesteads bearing and rearing children. However, in recent years, Bangladesh, like other developing countries has realised that a society cannot afford to waste half of its human resources by discrimination on the grounds of sex. Women in Bangladesh constitute half the population. This increasing awareness has led to the adoption of national policies to facilitate a development process involving women in all spheres especially in economic activities. Greater participation of women in remunerative work is improving women's living conditions and bargaining positions in the households and wider community. These women are also creating opportunities for the general womenfolk, leading to their economic progress and paving the way for a dignified survival through sustainable development.

Makombe (2006:27) reports a similar situation to have been the norm in Tanzania where historically women were regarded as minors. As a result, women in Tanzania experienced problems related to dependence on men as well as gender biases in the labour market. Some women lacked self confidence and ability to take risks due to the early inculcation of a dependency mindset. Because of their minority status, women were denied the ownership of land. Even today in most parts of Tanzania, women are not allowed to own or inherit land under customary law (Makombe, 2006:27). According to UNICEF cited by Central Statistical Office (CSO) (2002:50), in many parts of Africa, land is the most valuable form of property and

livelihood sustaining asset. The gender gap in the ownership and control of resources is the single greatest contributor to the gender differences in economic wellbeing, social status and empowerment because the one who owns the means of production has status and thus decision making power. Makombe (2006:27) further points out that Tanzanian women have to seek permission from male family members if they want to pledge their property as collateral when seeking loans from banks for their businesses. In spite of the challenge of ownership of land, some women in Tanzania have gone into business and are generating revenue to sustain themselves and their families.

Women in Swaziland were also denied ownership of resources such as land. Historically, in Swaziland, men were the sole owners of the means of production, including land. However, Section 19(1) of the Constitution of the Kingdom of Swaziland now provides that a person has the right to own property either alone or in association with others (Khumalo, 2008:52).

The challenges that women faced were not only political and economic but socio-cultural too as is shown in the section that follows.

2.2.4 Women's socio-cultural background and current status in society

Post et al. (1996:438) assert that the male centered social customs found in patriarchal societies allocate power and privileges mainly to men. Women have generally found themselves with relatively less social standing than men. Sexual division of labour exerts a strong influence on the relative amounts of power and influence possessed by men and women within the family, clan, tribe and larger society. According to Abbott et al. (2005:84); Chirwa (2008:348); Khumalo (2008:43) and Makombe (2006:27), in these patriarchal male dominated societies, women shoulder the primary responsibility for housework, nursing children and meeting the needs of the families. Post et al. (1996:438) further point out that societies around the world and throughout history have varied greatly on how they arrange sexual division of labour. Distinctions between women's tasks and men's tasks have been accepted as proper by society and have been reinforced over time by habit and custom.

According to Barnes, Mutwira, Mvenge, Pape, Prew & Pwiti (2001:11), sexual division of labour was not exploitative. In the Stone Age society there was a relatively equitable sexual division of labour where women gathered food and men hunted. During this period there was little or no exploitation of women by men. In the Early Iron Age economy this division of labour became deeper and more exploitative. Sexual domination became apparent because women tended to be assigned the more laborious and arduous tasks, particularly cultivating the fields and child rearing, while men were mostly involved in creating wealth and surplus production as herders, miners, blacksmiths or traders. Men justified this control of surplus as resulting from their greater physical strength.

Abbott et al. (2005:60) allude to the views that in most societies men are accorded a disproportionate share of social, political, economic and cultural power. Abbott et al. (2005:60) further argue that the socialisation processes in the families transmit patriarchal ideas of male domination and female subordination. Girls are gendered and they come to see themselves as less important than boys. According to Halford & Leonard (2001:11), through the differential treatment of boys and girls from a very early age, sex roles (what boys and girls do) and even identities (how boys and girls see themselves) come to mirror stereotypes and thus perpetuate them. These stereotypes and the roles they play are understood to be oppressive to women, since they prevent women from achieving their full potential.

Besides sexual division of labour, another social characteristic of particularly developing countries is their strong belief in cultural values. Lightfoot-Klein cited by Kambarami (2006:2) asserts that custom in Africa is stronger than domination, stronger than the law, stronger even than religion. Kambarami (2006:1-2) points out that patriarchy is one such aspect of culture and it has created a huge gap between men and women. Human Rights Monitor quoted by Kambarami (2006:5) points out that patriarchal attitudes are also found in religion, and these have strengthened the traditional customs which men use to control women. Religion plays a significant role in the lives of people particularly in developing countries though critics have blamed religion for the subtle suppression of women. According to McElwee & Al-Riyami

(2003:340, 346), although the Moslems are religious and theistic, their women are oppressed. In Oman, women's lives are shaped by the Omani culture which is influenced by religion. Gender differences according to Islam religion are enshrined in the Muslim Holy Book, the Quran, and in the Shari'a, the Islamic law. In Arab society the functions ascribed to women are given a very high value. For Arabs, the family lies at the core of society playing a major role in political, economic, social and religious spheres. Traditional practices still restrict women in their maternal role and other family bound tasks thus limiting their social and economic participation. Consequently, women are ill informed regarding their rights under Islamic Sharia and other laws of the state. Rashid (2001:10) concurs that even in Bangladesh, women observing seclusion often find it difficult to conduct their daily activities, especially in public settings where they have to deal with men. However, according to Rashid (2001:1), over the past two decades, norms segregating women in developing countries have been breaking down.

Conclusively, a woman's social position in the family as wife or mother results in a position of subordination to men/father in part because of economic dependency, but also because of the widely shared ideologies of the family. The perpetuation of the power of men over women is internalised and accepted through mainstream values and norms. Male dominance is justified by arguments derived from culture, traditions and religion which persist over generations (Kardam, 2005:5).

The socio-cultural background of women in developed and developing countries respectively, is presented next.

2.2.4.1 Women's socio-cultural background and current status in developed countries

While there could be some negative elements about the socio-cultural background of women, positive developments have however occurred. Post et al. (1996:440) attribute the positive changes in societal perceptions partly to women's movements that began in England around the 1860s when women were fighting for the right to vote. The women's movements that have

continued to date are part of women's efforts to redress the unequal balance that cultural history has placed them in.

Post et al. (1996:440) further states that in the United States, the women's right to vote was secured in 1920 with the passage of the Nineteenth Amendment to the US Constitution. In 1960 women's movements were renewed in America. These movements proved to be a watershed. On one side of the watershed were customs that cast most women in their traditional roles of homemaker and helpmate to their male companions, loyal sister, dutiful daughter, wife and nurturing mother. On the other side of the watershed, events produced a new attitude towards women's place in society. The attitude supported the liberation of women from customary restraints and stressed the importance of equality, greater choice, and personal control. Rejecting the vital social contribution women had long made, leaders of the movement advocated greater independence for women and re-examination of long accepted social habits and attitudes. In this climate, women began to question their roles, their lives, their relationships and where it all was leading them. This questioning ran deeper than the earlier struggles of women to gain the right to vote, to own and control property, and to regulate family size. Women were now seeking equal rights, equal privileges, and the kind of liberty that would permit them to pursue lives determined largely by options of their own choices. Their aims were self-determination and social justice, which meant having an equal claim on human rights and an equal standing with others around them.

These changes are echoed by Cant, Brink & Brijball (2006:96) who point out that the concept of gender roles has undergone a major shift in developed countries. Behaviour previously considered appropriate primarily for men is now acceptable for women too. There has been a shift in values from the traditional women portrayed as only reproductive to a more modern perception of a woman's role in society. Although there is a growing acceptance of part of this change, not all aspects of the change are accepted. Resistance has occurred from more traditional groups, or those who stand to lose if the new values are accepted.

In this regard, efforts have been made in developed countries to try and improve the lives of women. The section that follows focuses on the socio-cultural background of women in developing countries. The objective is to find out if there are positive socio-cultural developments for women in developing countries too.

2.2.4.2 Women's socio-cultural background and current status in developing countries

Tanzania is one example of a developing country where patriarchal values are shared although in central-eastern and south eastern Tanzania the matrilineal kinship system is followed. The gendered division of labour in Tanzania is non-negotiable despite income contribution to the household by women or despite property owned by women. The basic role of women is child bearing. Women are not allowed to own or inherit land. This is still the case in most parts of Tanzania today under customary law. Women in both rural and urban areas experience the challenges related to dependence on men as well as gender biases in the labour market. However, since independence in 1961 the government through legislation has attempted to address the plight of women. Non-governmental organisations have also been involved in programmes meant to improve the position of women. Despite Tanzania's commitment to eradicate all forms of discrimination against women, the disadvantaged position of women is still very much a reality in Tanzania (Makombe, 2006:7, 27-8).

Sinha (2005:2) agrees that traditional gender role expectations and patriarchal attitudes in many developing nations make it even more difficult for women to relieve themselves of family responsibilities. The social conditioning in many developing countries inhibits the confidence, independence and mobility of women. The afore-mentioned practices are prevalent in south Asian countries comprising, India, Nepal, Pakistan and Sri Lanka.

According to the National Gender Policy Framework cited by Helm (2005:1), South African women, like women in other developing countries, are subjected to patriarchal practices. The socio-cultural values regard women to be inferior to men and as such assign to them the position of minors in both the public and private spheres of life. This creates inequality of

power between men and women. According to Khuele (2005:1), although the African National Congress (ANC) led government has placed a lot of emphasis on gender equality at policy and legislative levels, patriarchy still has deep psychological and cultural roots entrenched within society. The quota system for parliamentary seats which was initiated in 1997 of a ratio of 1:3 was intended to break the impasse in other spheres of life as well. However, little has been done so far except talk shows translating themselves through workshop seminars. Women still remain marginalised partly because of incompetence and lack of training in the most senior posts they hold. Men enjoy most of the privileges as before.

Kardam (2005:2-3) postulates that the gender inequality 'trap' persists over generations because the gender inequality has its sources in social institutions, norms, values, cultural, traditional and religious practices. Culture, traditions and religion are, in many cases, being used by male elites to justify the perpetuation of inequalities. Woldie & Ardesua (2004:80) concur that in Nigeria too, access to equal opportunities between men and women are often hampered by socio-traditional constraints, religion, as well as household chores and traditional responsibilities to which women are bound.

In the next section a brief insight into the legal background of women in society is given. The aim is to show the impact and the implications that the legal background has had on women today. This exposition will also show how this legal background has shaped women's lives in both developed and developing countries.

2.2.5 Women's legal background and current status in society

Wirth (2001:39) propounds that almost every country in the world has adopted legislation prohibiting discrimination or guaranteeing equal rights for men and women. The ILO's Discrimination (Employment and Occupation) Convention, 1958 (No. 111), and Equal Remuneration Convention, 1951 (No. 100), are amongst the most highly ratified of all international labour Conventions, with 145 and 149 ratifications respectively as of December 2000. Zwede and Associates quoted by Richardson et al. (2008:41-42) assert that although some countries have subscribed to the United Nations Convention on the Elimination of all

forms of Discrimination against Women, customary laws tend to treat women as minors thereby forcing women to depend on male family members for guardianship. Sinha (2005:15) points out that in some countries women still face unequal inheritance practices and laws, and discriminatory laws on ownership of property.

2.2.5.1 Women's legal background and current status in developed countries

From the early 20th century, according to Post et al. (1996:440-453), government laws and regulations were enacted at the state level in the United States to protect women from some of the harsh and risky conditions found in factories, mines, construction sites and other places of business. These protective laws were adopted on grounds that women were physically weaker than men and that whatever work they performed was generally to supplement family income rather than to provide the main income. However, "protection" often meant women being excluded from certain jobs and occupations thus contributing to occupational segregation and unequal pay. Protective laws, however well intentioned, put women at a competitive disadvantage.

According to Halford & Leonard (2001:189), equality legislation was introduced in the 1970s in Britain. The Labour government introduced two pieces of legislation aimed at workers: the Equal Pay Act 1970 and the Sex Discrimination Act 1975. The Equal Pay Act (EPA) makes it unlawful to discriminate between men and women with regard to pay and other contractual terms and conditions, for example, holiday, pay, sick leave or redundancy. To be covered by these pieces of legislation women had to be engaged in identical or broadly similar work to men or prove through a job evaluation study that their work was of equivalent value to that done by men. Halford & Leonard (2001:189) further point out that the Sex Discrimination Act (SDA) applies to training, education, the provision of services and the disposal and management of premises such as renting or selling housing or other property, as well as to employment. The Act makes it unlawful to practice either direct or indirect discrimination against either sex or against people on the grounds of marital status. Direct discrimination refers to instances where a woman (or man) is treated differently simply by virtue of sex. Indirect discrimination refers to

instances where no explicit mention is made of sex, yet factors are brought into play which affect men and women differently. For example, where a job advertisement states that all applicants should be six feet tall is indirect discrimination because more men than women would be able to meet this criterion. The SDA allows sex specific recruitment only if sex can be established as a "genuine occupational qualification" for that job, otherwise, any other "positive" discrimination for either sex remains illegal in Britain.

The Sex Discrimination Act of 1975, according to the same authors, also established the Equal Opportunities Commission (EOC). The EOC has the specific power to issue notices against employers (and others) found to be discriminating against women or men, requiring them to desist and to take legal proceedings. The EOC also acts to advise members of the public and can take legal action on their behalf. This legislative "equality package" marked a milestone in the history of efforts to challenge workplace gender inequalities and identified the state as guarantor of women's equality. For the first time, there was a legal right to challenge inequality, offering women the power of legal compulsion if employers were found discriminating.

2.2.5.2 Women's legal background and current status in developing countries

South Africa, like other developing countries has a history of discrimination against women. However, notable achievements have been made in trying to redress these past injustices. According to Helm (2004:2), the South African government authorised the International Convention on the Elimination of all forms of Discrimination against Women (CEDAW) after its first democratic elections in 1994. South Africa passed the Gender Policy Framework (GPF) which guided the process of developing laws, policies, procedures and practices that would serve to ensure equal rights and opportunities for South African women in all spheres of their lives. Equal opportunity and affirmative action legislation were implemented as a system of national strategy, to redress the imbalances created by apartheid.

Helm (2004:2) further states that the GPF's main aim was to integrate gender policies by ensuring that:

- Women's rights are perceived as human rights;
- Women have equality as active citizens;
- Women's social upliftment is given priority; and
- Women are included in decision making.

This step legally bound Parliament and the Executives to work actively towards the abolition of gender discrimination from the governance of the country. As a result, women's issues such as their rights, equality, welfare and empowerment started gaining attention.

Zwede and Associates quoted by Richardson et al. (2008:41-42) posit that Zambia adopted the new National Gender Policy in 2000. Zambia also actively participates in the UN process for promotion of gender equality, as well as on the UN Convention on the Elimination of all forms of Discrimination against Women. In legislative terms the constitution in Zambia enshrines equality and prohibits discrimination based on sex. However, loopholes exist and they sometimes allow customary laws and practices to take precedence, and inevitably undermine equality. Customary laws tend to treat women as minors and this works against women in any matters concerning contractual arrangements.

Kardam (2005:5) concurs by pointing out that in all societies where women have a status inferior to men, this inequality provides men with material advantages that they lose upon reform. This is why Turkish male members of Parliament do not want to pass laws in favour of women. Turkish male members of Parliament claim that passing a law in favour of women will diminish men's power, such as in the case of division of property equally upon divorce.

Having examined the political, economic, socio-cultural and legal backgrounds and the current status of women; what follows is the exposition of the historical educational background and current status of women in both developed and developing countries.

2.3 Women's educational background and current status in society

According to the Population Reference Bureau (PRB) cited by CSO (2002:32), education is aimed at ensuring physical, intellectual, economic and cultural development of individuals and it facilitates the creation of a self-sustaining and competitive nation. Hedman as quoted by CSO (2002:32) asserts that education affects one's opportunities in life as it opens doors to employment, career and social advancement. Denying the girl child some education means that she is being left behind the boy child.

Kardam (2005:3-7) concurs that access to education is strongly related to access to participation in the labour market. However, girls faced obstacles in their careers because of their educational background. The discrimination that girls faced at home was also formalised at school. Girls were channeled into particular subjects that were seen as suitable for them and thus had their opportunities in the labour market severely reduced as a consequence. In schools, girls were generally regarded as "no good" at science, mathematics and technology. Boys' education and training was heavily skewed towards engineering, science, business and law which may have been pathways to corporate management. In schools girls further learnt to be subordinate and to accept dominant ideologies (Abbott et al., 2005:89).

Academic choices that women made, according to the ILO latest update (2004:39) made it difficult for women to enter and progress in professional and managerial careers to which they aspired. Statistics show that both women and men tended to choose subjects of study as a result of values in a given society or culture. Both men and women chose education and jobs that were considered suitable for their sex, much as boys were given cars and girls dolls. Women traditionally chose caring professions such as teaching and nursing. If they chose careers in which few women were working, women were pressurised by peers, parents and teachers not to pursue these fields. Women also knew that employers were influenced by

views that tended to classify jobs as being more "suitable" for women or men; hence women adapted subjects they studied and their choice of professions accordingly.

Wirth (2001:86-89) concurs that in some instances, educational materials have not kept pace with changes in gender-based roles. For example, a child's mother nowadays may be working as a bank manager or as a laboratory technician, but school textbooks still portray women only in traditional occupations such as nurses and secretaries. However, in implementing equality policies and laws, a number of countries are moving away from depicting men's and women's careers in stereo typical ways in school textbooks. In Argentina, for example, a national programme to promote equality of opportunity for women and men in education was launched during the 1990s. The central aim of the programme was to integrate into the education system a focus and values that promote gender equality while highlighting women's historical contribution in all fields of public life. In another effort to counter stereotyping in Canada, in the province of Manitoba, the Department of Education and Training regularly screens all textbooks and support materials from kindergarten to senior secondary levels. Non-sexist language is one of the many criteria used.

Halford & Leonard (2001:117) agree that even when it came to the work situation later, women managers lagged behind their male counterparts when it came to the provision of education and training which is essential to the building of a successful management career. Vinnicombe & Colwil cited by Halford & Leonard (2001:117) note that management trainers were almost exclusively men who brought their conventional male attitudes and values to their teaching. Materials they used were often sexist, with few case studies of senior women managers. Many of the theories and principles were based on research using men only. There were few opportunities to discuss gender and power issues relating to working women such as sex role stereotyping, sexual harassment, internal politics and dual career families. The same authors further state that some businesses and management training centers ended up offering "women only" management training programmes. This training caused controversy between women and men. The creation of such courses sometimes suggested that women were

deficient in ways men were not, that is why they needed more training. Women's limited access to mentorship, education and training were all material factors which made men and women's positions and experiences different. What exacerbated women's challenges in receiving education and training was lack of day-care centers or facilities at workplaces where women could leave their children and attend training sessions. Carr et al. (2002:29) assert that when training was available, women were sometimes unable to access it because it was held at a time when they were meeting family responsibilities and/or the method of delivery was inappropriate.

However, Wirth (2001:61) informs that the overall enrolment figures worldwide show a significant increase in the number of women reaching higher levels of education. Enrolment figures worldwide show that the number of women reaching higher levels of education is approaching or even exceeding that of men signifying a narrowing of the gender gap in education. Women's education, training and life experience are increasingly equipping women with the necessary qualifications and skills to aspire to and be selected for top positions. The pursuit of universal education has contributed to the rising educational levels of women worldwide. Increases in labour force participation have led to a higher value being placed on women's contribution to family income. Together with changing social attitudes, this has created a more enabling family and social environment for family and social environments for young women to achieve better education. The afore-mentioned views that the number of female students enrolled in tertiary or higher education continues to grow in many countries, are alluded to in the ILO latest update (2004:39). In Latin America, Europe and the Commonwealth of Independent States (CIS), women university students outnumbered men. These higher levels of education should enable female graduates to compete for professional and managerial jobs with men.

2.3.1 Women's educational background and current status in developed in countries

According to the ILO latest update (2004:39-40), although women in developed countries were previously marginalised in the same manner as discussed in Section 2.3, the scenario has

changed significantly. Female students have been enrolling for subjects that were previously the preserve of male students though they are still concentrated in subjects with relatively weak connections to professional and managerial jobs. In 2000, women students accounted for 56 percent of graduates in the European Union who obtained their first degrees. This level contrasted with the postgraduate level, where 54 percent of students who obtained their masters degrees were men. Female graduates' preferred fields of study were social sciences, business and law (33 percent), health and welfare (20 percent), humanities and arts (15 percent) and education (13 percent). Male graduates' preferred fields of study were social sciences, business and law (30 percent), engineering, manufacturing and construction (26 percent), sciences and computing (16 percent) and health and welfare (9 percent). In the United Kingdom, women accounted for 55 percent of undergraduate students. Women also achieved better grades than their male counterparts. In 2000, 54 percent of female students in the United Kingdom obtained the top two grades compared to 47 percent of the male students.

In the same ILO latest update (2004:39-44), in a 2002 study of teenagers of business in Europe, only 9 percent of girl students compared with 15 percent of boys anticipated taking up careers in business. Women who chose business as a study area declined in Europe. Girls did not believe that they had the financial and numerical literacy to enter business. Business was also perceived by girls as cutthroat, aggressive and competitive. Girls also thought that business suppressed individualism and creativity. In Japan there was also a steady annual increase in the percentage of women university students. In 2002, women made up 38 percent of students studying for bachelors', masters' and doctoral degrees compared with 29.3 percent of students in 1992. Although a two-year junior college education was the preferred choice of women university students for many years, women were increasingly choosing universities over junior colleges. Even if the enrolment for female students increased, women undergraduates were studying humanities (30.2 percent) and social sciences (29.3 percent), while male students were studying social sciences (46.1 percent) and engineering (27 percent).

According to Wirth (2001:61), statistics show that generally, study and occupational choices are gradually broadening for women though gender bias remains strong in engineering and technology at higher education levels. Gender choice of study areas contributes to differential outcomes in the professional profiles of men and women. Even if the quality of education is high across all the disciplines, the fact that men and women graduate in different areas already sets the stage for dividing occupations into typically "male" or "female" jobs. Despite persistent differences in educational levels, the gender gap is gradually closing in many areas, such as engineering and medicine.

The Information Computer Technology (ICT) sector is an area where a potential for women to make inroads exists but the enrolment of female students is low. In Canada and Australia, where one could have expected higher enrolment levels, the share of female students enrolled in computer courses was lower. In 2003 in Canada, 21 percent of full-time undergraduate students enrolled in computer science were female compared with 79 percent male students. At most universities in Australia, women made up about 20 percent of new enrolments although some were as low as 12 percent (latest ILO Update, 2004:44).

2.3.2 Women's educational background and current status in developing countries

Carr & Bowden (2002:29) postulate that in many developing countries, women on average have less access to education than men. Gender stereo types, the prejudices of teachers, and the gender-based preferences of parents and girls themselves tend to channel girls and women into the more general and social rather than scientific or technical areas of education. As a result, women are educationally less well equipped to manage formal businesses. Kardam (2005:3) alludes to these views that in traditional societies where girls are married between the ages of 12 and 15, parents may be unwilling to invest in the education of their daughters, because they will leave the household early and the return on investment will be low. In some cases, education of girls may decrease marriagibility turning education into a negative investment.

Contrary to the afore-mentioned views, some parents of children in developing countries have since realised the importance of educating girl children and are now sending both boys and girls to school. Khumalo (2008:48) writes that historically parents in Swaziland invested in the education of boys because this was viewed as a long term investment which would yield dividends, whereas the girl's reproductive and productive capacity became the effective possession of her husband's kin upon marriage. However, in recent years gender differences in education have narrowed although more men relative to women are educated in Swaziland. The United Nations Statistics Division quoted by Khumalo (2008:48) indicated that 78 percent of the female population compared with 81 percent of the male population was educated in Swaziland. These figures show a narrow gap of only 3 percent between the populations of educated men versus that of educated women in Swaziland. According to Makombe (2006:92), the literacy rate in Tanzania has improved. In a study in 2004 on the empowerment of women micro entrepreneurs in that country, participants with at least secondary education added up to 72 percent.

As argued earlier on in Section 2.3, the type and level of education determine work opportunities. With the kind of education women generally received, they were bound to face challenges in the workplace. This assertion is examined in the section that follows.

2.4 Challenges faced by women in the workplace

According to the ILO latest update (2004:5-13), progress in gender equality in the labour market is reflected in women's share of professional jobs. Women are predominantly found in traditionally women professions such as nursing, teaching and administration. In the period from 2000 to 2002 women's overall share of professional jobs was highest in Eastern Europe and the Confederation of Independent States (CIS). Countries in North America, South America and Eastern Europe had a higher share of women in managerial jobs than countries in East Asia, South Asia and the Middle East. The same Update states that in 2002 women's overall share of managerial jobs was between 20 and 40 percent in 48 of the 63 countries for which data was

available. This figure represented an increase in the three to five years covering 1996-99 and 2000 to 2002 of between 1 and 5 percent.

Before discussing challenges faced by women in the work place, it is imperative to first examine reasons why women have entered the labour force.

2.4.1 Reasons why women have entered the labour force

Several reasons have been given as to why women have joined the labour force. According to Post et al. (1996:441), women have entered the labour force for many of the same reasons men do. Women need income to support themselves, their marital partners, their children, their aging, retired, or sick parents or other close relatives. Women also need income to enjoy a satisfying lifestyle. A salary gives a woman economic freedom and psychological independence.

Post et al. (1996:441) further argue that when marriages terminate through either divorce or the death of one partner, the remaining person usually needs a paying job. Women who choose not to work outside the home experience difficulties when their spouses have passed away, when joint savings or life insurance are inadequate. Inflation, according to the same authors, also puts financial pressure on families. Inflation pushes women into the labour force to enable them just to sustain an accustomed standard of living or to send children to school. In addition, the uncertainties of retirement plans and health care programmes frequently mean that women, as well as men, need to save, invest; and plan for the future.

Kambarami (2006:3) concurs that the dependency syndrome created by patriarchy forces some women to quickly remarry when the husband dies because of the financial inability to fend for themselves.

Wirth (2001:147) argues that changing social attitudes towards women's roles in the labour market and at home have been central to women's entry into the labour market. Anti-discrimination legislation has encouraged women to obtain qualifications and seek jobs in new fields. Companies have accommodated the changing roles of women and men by offering workers labour and family support services.

2.4.2 Challenges women face at the workplace

As explained in Section 2.2.4, discrimination against women starts from the home and overlaps even into the workplace. The challenges that women face in the workplace include: sexual harassment, balancing home and work responsibilities, discrimination against women at work, gender stereotyping and stress.

2.4.2.1 Sexual harassment

According to Post et al. (1996:459), between 38 and 60 percent working women were reported to have been sexually harassed on the job in the United States. Managers and supervisors were the most frequent offenders and female office workers and clerical workers were the main targets.

McGolgan, OConnor & Power (2004:2) define sexual harassment as any form of unwanted verbal, non-verbal or physical conduct of a sexual nature. The aim of sexual harassment is to violate the dignity of a person, in particular, when creating an intimidating, hostile, degrading, humiliating or offensive environment. Wirth (2001:117) contends that sexual harassment has been recognised as a form of bullying or exertion of power over others, rather than an attempt to initiate sexual relations. This has particularly been observed when the victim is in a subordinate position at the workplace. Women's presence in what has been a predominantly male occupation may be resented by male subordinates, peers and higher-level managers and thus a reason for sexual harassment. These views are echoed in the ILO latest update (2004:9), that if male supervisors or colleagues resent the presence of women in their workplace, they may use sexually harassing behavior to humiliate women. Sexual harassment can cause emotional and physical stress and lead to stress-related diseases which reduce the individual's efficiency. Hadjifotiou cited by Halford & Leonard (2001:147) asserts that sexual harassment seriously restricts women's employment opportunities and undermines their value and status as workers. Sexual harassment is a key structural mechanism by which men use their power to establish and confirm their dominant economic status over women.

Cairns cited by Halford & Leonard (2001:151) posits that sexual harassers are frequently in hierarchical positions of power over the harassed making it doubly difficult for a challenge to be made. Even though policies may be in place against sexual harassment, the combination of structural power and gender power may encourage women to remain silent. Women's silence may be a way of resisting patriarchy. The radical approach sees sexual harassment as a primary means by which men mobilise their power to oppress women. The structural approach sees sexual harassment as a means through which men are able to subordinate women in order to maintain their superiority in the workplace (Halford & Leonard, 2001:154).

2.4.2.2 Balancing home and work responsibilities

A principal constraint on the level and type of labour market participation of women is to strike a balance between paid work and family life. An important feature of professional and management work is the extended hours that are required to gain recognition and eventual promotion. Women sometimes find it practically impossible to reconcile the long working hours required of management staff with the amount of time required at home. As a result, women often have to choose between paid work and family. Traditionally men's participation in household tasks is far less than that of their female partners. Women still perform a larger share of household tasks in addition to child rearing. Men have much greater flexibility in deciding if and when to involve themselves more in family and parenting. Women on the other hand are tied to their biological tasks. Women are more likely to be away from the job or to adjust working time in response to family responsibilities at some stage in their careers. This is why women tend to be behind in career advancement (ILO latest update, 2004:47-9 and Wirth, 2001:52-4). Wirth (2001:114) further points out that career interruption for family reasons often implies losses in seniority, less likelihood of receiving training and depreciation of job skills. Employers may view these interruptions as signals that women may leave again and as a result assign women less important positions.

Winn (2004:144) alludes to these views and further asserts that in the corporate world, for men and women alike, the path to upper management has an established protocol. Usually longer

hours, demonstrating ambition and loyalty to the organisation are prerequisites to promotion. Both men and women can compete on an even plane. Women who choose to pursue corporate careers often realise too late that their childbearing opportunities have passed. The same author adds that for the most independent and ambitious woman the role of wife may not alter her ability or willingness to climb the career ladder. However, for women with children, the corporate climb may be difficult. While career opportunities for women have changed, family responsibilities have not. Even with a stable marital relationship, child rearing responsibilities can be a challenge. While the number of stay-at-home fathers may have increased, their numbers are still few. The father's job is still seen as more important in terms of both money and prestige. Women may not be prepared for corporate pressures that impinge on their role in the family.

Davidson & Cooper, Parasuraman & Greenhaus cited by Halford & Leonard (2001:119) concur that the main domestic responsibilities rest on the working woman and mother, regardless of whether she is married or not, and regardless of the seniority of her position. For many women managers who attempt to combine family and home, the day is constructed as a "double shift"; one at work, and one at home. As a result, women often feel tired, stressed and guilty, owing to the conflict of trying to fulfill the roles of both homemaker and career person simultaneously. While domestic lives may be a source of alternative strength for many women, they may also be another source of stress. Some women avoid family tension and competitive feelings in their partners by moving to lower status jobs or by making compromises that limit their career success. Co, Groenewald, Mitchell, Nayager, Zyl, Visser, Train & Emanuel (2007:308) agree that balancing the home and family with working full time, places a big burden on women as performing dual responsibilities poses a lot of stress and exhaustion.

Jalbert (2000:25) also points out that the combination of two jobs, one at work and the other at home is difficult for a woman in any country, but it is doubly taxing for a woman in a developing economy where poverty and lack of infrastructure can make the most basic tasks harder and

more time consuming. Society exhorted women to be both producers and reproducers. As a result, they bear the double load of full-time work and domestic responsibilities.

However changes have occurred that have alleviated women of the "double burden" particularly in developed countries. Cant et al. (2006:98) assert that the social changes that have occurred have brought about the emergence of the "new man" at the end of the 1980s. Traditionally men were less involved in family shopping or child rearing. This scenario has changed, partly as a result of the increased female participation in the workplace, and partly because of the changing role expectations of men brought about by the drive towards equality of the sexes. Cant et al. (2006:98) further point out that whether the issue of the "new man" actually exists is still being debated but what is clear is that as women's roles change, so the roles of men will change too. Men are now more knowledgeable about household goods and chores than before.

Badenhorst, Cant, Cronje, Du Toit, Erasmus, Grobler, Kruger, Machado, Marais, Marx, Strydom & Mpofu (2003:102) concur that society's values, expectations, habits and way of life have changed over time due to the dynamism of culture. Some of the changes that have occurred are of a demographic nature that is the change in the growth and compositions of populations. Societies in developed countries are characterised by falling population growth rates and shrinking families, with the emphasis on smaller consumer units. There are growing numbers of one-person households. There is also a growing population of ageing and more affluent persons and families over the age of 65 who create a special demand for services.

According to Post et al. (1996:442, 456-7), the transition that has occurred as women have entered the workforce in greater numbers has produced new social challenges particularly for workplaces. Companies have realised that child care programmes, in addition to raising employee morale, reducing absenteeism and improving productivity helps improve the company image and retain talented employees. Companies have also accommodated the changing roles of women and men by offering workers more flexibility through options such as flexi-time, job sharing and working at home. In the United States 78 percent of large US

companies provide some type of child-care assistance, including referral services, parent education, dependent care accounts and vouchers. What was once called a maternity leave has become a parental leave or when care of elderly parents is involved, it is called family leave. Both parents are allowed to take time off from work when children are born and during the important early months of the child's physical and emotional development. Men and women may need time off to care for elderly or ill parents or other family members. The same authors further state that the Family and Medical Leave Act (FMLA) was passed in 1993 in America. According to this Act businesses are required to grant unpaid, job protected leaves of up to twelve weeks to employees faced with serious family needs. Men who were reluctant to take advantage of parental leave programmes for fear of financial hardships on the family or that being away from the job will interfere with their careers are beginning to shift because of FMLA. According to Halford and Leonard (2001:7), more people sometimes work on a part-time basis and at other times on a full time basis. Khumalo (2008: 30-33, 43) agrees that even in Swaziland, nowadays some women utilise technology such as washing machines and dishwashers and also engage the services of domestic workers to lessen the burden of household chores.

Soka (2011:9) argues that despite the use of flexi-time systems in some companies, Japanese women still face the challenge of balancing family and work responsibilities. Most Japanese women believe that it is preferable for a mother to take care of her children on a permanent basis until the children reach the age of three (3). Day care centers that can open for periods of time long enough to allow women to stay on the labour market with management responsibilities while taking care of small children, are insufficient. However, the dual responsibility of balancing home and work might not affect all women. According to Mason & Ogawa quoted by Soka (2011:2), some Japanese women get married later or not at all.

2.4.2.3 Workplace discrimination against women and gender stereotyping

Workplace discrimination such as lack of acceptance by male supervisors and colleagues is another major challenge faced by women managers and workers. Women are perceived as

merely being the embodiment of a cluster of "feminine" attributes rather than suitable management material. Possession of these stereotypes by male managers leads to the mobilisation of prejudiced attitudes against women. Through the passage of women to managerial positions, stereotyping can be seen as part of a structural process, whereby men as a group use their power to restrict women's entry into management. By constructing the discourses of management and masculinity as inseparable, women are placed at a disadvantage (Halford & Leonard, 2001:121).

Closely related to the issue of gender stereotyping is the problem of tokenism. Kanter quoted by Halford & Leonard (2001:107) postulate that in many organisations, the woman manager is a token. This means that she is often the only woman in the management group. She may have been appointed so as to support claims of equality of opportunity, or female managerial competence rather than because of any real belief of her competence. Tokenism often leads to stereotyping as people are thought to be appointed more for what they are, rather than what they can do. Once appointed, the woman manager will still be affected by the prejudiced attitudes and gender stereotypes which may prevent her from rising to the very top.

2.4.2.4 Stress

The pressures women managers face when attempting to build a management career cause stress for women. Part of the causes of this stress is lack of recognition for qualifications, inexperience, potential male dominated work culture and lack of access to important information in the workplace. The increased stress felt by women managers often results in pressures on their health and a greater dependence on stimulants, such as coffee and smoking.

The frustrations felt by women managers working in male dominated workplaces lead them to construct a variety of coping strategies. The strategies include relying on support groups outside work and interacting with other managers as little as possible. The starkest choice is for the frustrated women managers to leave work as a result of male dominated work culture, lack of promotional opportunities, lack of recognition, stress and tiredness. Some women managers

who finally decide to leave the workplaces will have felt that work has completely taken over their sense of personal identity. These women would be seeking a change and trying to rediscover other things they can do (Davidson & Cooper, cited by Halford & Leonard, 2001:118).

Fielden et al. (2003:153) allude to the views that stressful working conditions largely due to lack of recognition of talents, lack of autonomy and internal politics push women out of formal workplaces.

Having described the challenges that women face at the workplace, the next section discusses reasons for fewer women being appointed as managers at the top echelons of large businesses. Reasons include glass ceiling, gender stereotyping, pay differentials and societal influence.

2.5 Reasons for appointing fewer women managers in top positions

Halford & Leonard (2001:104) argue that despite the increased entry of women into the labour force, the numerical distribution of women within the ranks of management is one of the most obvious and visible differences between men and women in work places. Wirth (2001:38,147) is also of the opinion that the job market remains highly segregated both horizontally (in terms of occupations) and vertically (in terms of hierarchical levels) despite the progress women have made to catch up with men in terms of education. Fewer women than men gain access to the highest positions as executive heads of organisations, and despite some improvements, many would claim that the pace of change is still low. There is a gap between the small proportion of women with secure, well paid jobs and the majority of women remaining in low-skilled positions, often on a part-time or temporary basis.

2.5.1 Glass ceiling

According to Wirth (2001:49-50), the term "glass ceiling" refers to inherent discrimination in the structures and processes of both organisations and society in general. Qualified and competent women look up through the glass ceiling and can see what they are capable of achieving, but invisible barriers prevent them from breaking through. The "glass ceiling" may

exist at different levels in the organisation depending on the extent to which women progress in organisational structures. In some countries or companies, the glass ceiling may be closer to the corporate head, while in others it may be at junior management level or lower still. Therefore, for most women a "glass ceiling" seems to exist within organisations because of the limited opportunities for women to reach top management levels. Butler cited by Halford & Leonard (2001:138) concurs that many women are becoming managers but have difficulties in reaching the upper levels of organisations. Management seems to be a highly gendered activity. When women become managers, they become "women managers". As a result, women have to leap substantially far more hurdles than men in order to be appointed as managers. This results in wear and tear on women's mental health and private lives.

Post et al. (1996:438) also allude to the views that although women are as competent as men in managing people and organisations, they rarely attain the highest positions in organisations. Their ascent to top executive positions seems not only to be blocked by "glass ceiling", but also by "glass walls". These walls refer to fewer opportunities to move sideways into jobs that will lead to the top. Women do not advance because they are concentrated in jobs that do not lead to well defined career paths. As a group, women have not yet broken through the "glass ceiling" to become chief executive officers, presidents or board chairpersons. Carter & Silva (2010:19, 20-1) concur that women still face the "glass ceiling" in their attempts to reach top management positions. A more recent study by Catalyst shows that among graduates of elite MBA programmes around the world, women continue to lag behind men at every single career stage, right from their first professional jobs. Reports of progress in advancement, compensation, and career satisfaction for women may be overstated.

Turley cited by Carter & Silva (2010:19) confirm that more than 4 100 MBA students who graduated between 1996 and 2007 had not been placed in top positions in companies. After a decade of aggressive efforts to create opportunities for women, inequity remains entrenched. According to findings in this research, even after adjusting for years of work experience, industry and region, men started their careers at higher levels than women despite women's

aspirations for top positions. The only women who advanced at an equal pace with men were those women who began their post-MBA careers at middle management or above, and not many did. Only about 10 percent women started at those levels compared with 19 percent of men. Findings further revealed that a quarter of the women had left their first jobs because of difficult managers compared to only 16 percent men. The other push factors were the need for more money (26 percent) and career change (27 percent). Regarding career satisfaction, 37 percent of men in the study indicated that they were satisfied compared with 30 percent women who were not and who also reported lower first salaries than men.

2.5.2 Gender stereotyping

Another cause of fewer women in top management positions is largely due to gender stereotyping. This is due to the belief that men and women have different managerial styles and that the managerial style of men is better suited to the pursuit of corporate excellence. This has been a troubling barrier to the advancement of women in management (Northcraft & Gutek cited by Boserup, 1989:380). Halford & Leonard (2001:106) postulate that women managers are perceived as less aggressive and less independent than their male counterparts and one of the most popular explanations for the paucity of women managers has been that of "sex role stereotyping". Through this process connections are made between gender and appropriateness in a whole range of contexts that include work, business and management. One of these stereotypes lays the blame for these differences at the feet of childhood experiences and culture's socialisation process.

Gender stereotyping has relegated women to lower paid work than men and in work that requires less skill than that of men. In countries where men and women both engage in paid work, employment is segregated into industrial sectors and this occurs in a way that seems to perpetuate female subordination (Abbott et al., 2005:84). Post et al. (1996:438) concur that gender bias has kept women out of management. Until recent years, women have not had time to acquire the years of experience that are typical of most high-ranking executives.

Although these barriers have been lowered, women remain underrepresented at executive levels.

2.5.3 Pay differentials and societal influence

Pay differentials and societal influence are some of the challenges faced by women in the workplace. Societal influence contributes to pay differentials. The traditional and socio-cultural factors sometimes discourage women from taking certain types of jobs as these factors conflict with women's traditional roles as care givers. The other reasons for pay differentials are gender inequality in education, training and recruitment. When working as managers, women are in positions that require less education and therefore are lower paid. High levels of vertical occupational segregation, where men and women work in the same job categories but men do the more skilled, responsible or better paid work, are considered to be a reason for the earning gap between equally qualified male and female employees. Also, women are more likely to have shorter careers than men of the same age because they do not necessarily work full time throughout their working lives. Many women tend to either leave their jobs or work part-time to raise children and return to full time employment at a later stage. Child bearing and child rearing interrupts women's careers and permanently slow down their promotion prospects and their earning powers (The ILO latest update 2004:32&39).

Wirth (2001:56-7) posits that although women have captured an ever-increasing share of the labour market, improvements in the quality of women's jobs have not kept pace especially in the private sector. This is reflected in the smaller representation of women in management positions and their absence from more senior jobs. The focus of the next sections are the challenges faced by women in the workplace in developed and developing countries respectively.

2.6 Challenges faced by women in the workplace in developed countries

Post et al. (1996:443) assert that in 1993 in the United States, 58 percent of all women were employed and women made up nearly 46 percent of the entire labour force. Despite the

increase in the number of women that had entered the workplace, only a few had reached the pinnacle of success in Corporate America. Women continued to face a "glass ceiling" that blocked their access to top executive ranks.

According to the ILO latest update (2004:17), in Canada, in 2001, 35 percent of managers were women, an increase of 6 percent since 1987. However, women's share of senior management jobs was lower at 23 percent in 2001. In Japan, women managers were markedly under-represented, particularly in higher managerial positions, although the statistics showed a slight improvement in the last decade. In the same Update, it is further stated that women have more difficulty obtaining executive jobs at corporate level than they do lower down the hierarchy. According to a survey of top 200 companies in 2002 by the Equal Opportunity for Women in the workplace Agency (EOWA) in Australia, women held 8.2 percent of board positions in the companies with just two women CEOs (1 percent). Out of the companies surveyed, 52.6 percent had no women executive managers; 29.6 percent had one; and 17.8 percent had two or more. Women executive managers were found in the software and ICT sectors, banking, telecommunications, insurance and retailing. Women had not made any noticeable inroads into real estate, transportation, food and beverages, hotels and restaurants, leisure and energy. Statistics published in Germany by the Federal Ministry of Family seniors, women and youth in 2003, demonstrated that women's overall participation on the boards of 84 of the biggest companies was 8 percent. In France, women occupied only 24 of the top 2 325 positions.

Statistics for women's share as teachers in Europe in 2000-01 revealed that although women were in the majority as primary teachers (70 to 90 percent), their share as tertiary teachers was generally only about 30 to 40 percent. For example in Italy, women primary teachers had the highest share (94.8 percent), followed by secondary teachers (64.7 percent) and tertiary teachers (28.8 percent).

According to Wilson quoted by Helm (2005:3), women's overall share of professional jobs in 2000-02 was highest in Eastern Europe and the Confederation of Independent States (CIS). The

reason why these countries have a high proportion of women in professional jobs is due to long standing policies supporting working mothers.

Contrary to the gloomy picture of women discrimination given earlier on, evidence now exists to suggest that gender is declining as a divisive factor within work life in developed countries, such as Britain. Many men and women working in today's organisations deny that gender plays a significant part in their experience or career development. For many people, being a man or woman is not seen to be the determining factor for what kind of job one does, where one works and how much one earns. For some people it is their age, their class or their race which is felt to be more important, while for others it is their personality, their training, skills and abilities. Women now make up half the workforce and many predict that women will soon overtake men as the major breadwinners. Women dominate in many organisations, for example in the National Health Service in Britain. There has also been a general shift away from full time jobs, where men still predominate, to part-time jobs which are mainly taken up by women. The number of men and women employed in managerial and professional occupations has risen significantly, suggesting that real progress towards equality is being made (Ghazi cited by Halford & Leonard, 2001:4).

Wirth (2001:42-44) concurs that the public service sometimes offers women greater opportunities for access to senior managerial positions than other sectors. The same author further points out that in the financial sector women have been promoted to top management positions. For example in The United States, by 1995, women comprised just over 50 percent of all financial managers. Women had also made significant inroads at senior levels in finance and banking in Australia and Canada. Central banks and banking supervisory agencies were among the most important political institutions with regard to the co-ordination and regulation of the financial system. These institutions not only determined the access of companies and individuals to credit, but also influenced overall economic development, monetary stability and employment growth. Therefore, female representation at this level could therefore be seen as crucial to democracy and key to the development of gender equality in the labour and society

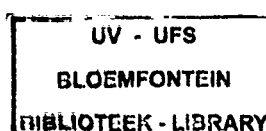
as a whole. Women working in the financial and professional services were found in a variety of occupations as administrators and managers, as scientists, engineers, architects, lawyers, accountants, economists, statisticians and information technology specialists. Together with their male counterparts, they were well qualified, possessed a high degree of technological know-how and often occupied positions of authority.

2.7 Challenges faced by women at the workplace in developing countries

The number of women entering the workplace in developing countries has increased particularly in the public sector. For example, in the Philippines, women increased their share of government executive positions from 15 percent in 1990 to 29 percent in 1994. In Thailand, by 1985, 46 percent of the civil servants were women and 30 percent of these women were classified as senior officials. However, their rate of progress was slow and uneven compared to that of developed countries (ILO latest update, 2004:13-14).

The following statistics confirm that women in developing countries were lagging behind developed countries in their share as administrative, managerial workers and their share in total employment from 2000-2002. Fang quoted by Helm (2005:3) writes that there were considerable challenges in climbing up the managerial ladder. The United States had the highest share of women administrative and managerial workers, 45.9 percent, while Pakistan had 8.7 percent, Bangladesh 8.5 percent and Saudi Arabia, the lowest, 0.9 percent. Chinese women made up 47 percent of the labour force but only a few played a part in management even though women found the right track to a management career.

Helm (2005:3) asserts that South Africa only recently paid attention to problems faced by women in the workplace and management positions. Gender equity and affirmative action legislation have been implemented, but inequality in career advancement and job segregation still remains. Legislation that have been implemented include the national women's empowerment policy, the signing of a number of UN conventions on women, the Commission on Gender Equality, the Women's Charter for Effective Equality (1993), the National Report of



the Status of women in South Africa prepared for the World Conference on Women held in Beijing in 1995, and South African Women on the road to Development, Equality and Peace (Beijing Conference Plan of Action, 1995). The same author further states that despite these initiatives and documents, women employees fill the lowest ranks of work organisations. Women also find it difficult to rise to senior and executive management levels and are not benefiting from government policies and legislation to advance in their careers.

The Catalyst cited by Helm (2005:3) alludes to the afore-mentioned views, that despite the effort that South Africa has made since independence in 1994, in promoting and advancing women in the workplace; women are still under-represented in corporate boardrooms. Although worldwide the representation of women in top management positions is low, South Africa is still lagging behind the rest of the world in terms of its proportion of women directors, and the proportion of women in the workforce.

The Grant Thornton quoted by Helm (2005:58) concurs that South African women are allowed easy access only up to senior management positions. The South African women have difficulties in reaching the top positions of Board Directors and Chief Executive Officers. This proves the existence of a "glass ceiling" for South African women in reaching top management positions. The same author writes that these figures confirm the existence of patriarchy still prevailing in South African organisations, preventing women from achieving professional roles as decision makers and authority. Transformation in South Africa has only raised awareness about gender inequality but organisations have not evolved enough to share managerial and leadership responsibility with women.

Mojela (2008:1) of Women Investments Portfolio Holdings (Wiphold), holds different views and asserts that great strides have been achieved in empowering women in South Africa. South Africa is among the first countries in the world with more than 30 percent of top executives in government being women. The author further states that the Constitution of South Africa protects the rights of women. In practical terms, women have been the opportunity for development and advancement.

Women in Nigeria too face challenges at the workplace. According to African tribal tradition, women are regarded as subordinate to men regardless of their age or educational status. In Nigeria even when women gain access to a managerial career like their male counterparts, they face additional problems. In Nigerian culture, the traditional female role of managing the family is still highly regarded, and such qualities as subservience, supportiveness and submissiveness meet with approval. Career women often face a conflict, since the qualities that make them "acceptable" in traditional terms can undermine their ability to assert themselves, to assume responsibility and to succeed in a career. Access to equal opportunities between men and women are often hampered by socio-traditional constraints, religion, as well as the household chores and traditional responsibilities to which women are bound (Woldie & Ardesua, 2004:80). Ehigie & Umoren (2003:78) allude to the afore-mentioned views that by the tradition of some cultures in Nigeria, like the Yoruba, Ibo, Hausa and Bini, women are not expected to be involved in occupations that will take them outside matrimonial homes. According to the UNICEF quoted by Woldie & Ardesua (2004:80) although no laws barring women from particular fields of employment in Nigeria (except for work deemed "unsafe and unhealthy" for women) exist, women often experience discrimination. This is because the government tolerates customary and religious practices that adversely affect women. The constitution of Nigeria recognises the principle of "equal pay for equal work without discrimination on grounds of sex" and seeks to eliminate discrimination on any ground in employment matters. However, Nigerian women encounter informal discrimination in employment and often do not receive wages comparable to those received by their male counterparts. Woldie & Ardesua (2004:87) also assert that some women in Nigeria have been subjected to sexual harassment in the workplace.

Women in Oman face similar challenges at work as women in other developing countries. According to McElwee, Riyami (2003:340), gender differences are enshrined in the Muslim Holy Book, the Quran, and in the Sharia, the Islamic Law. A woman's primary roles in the family are that of a wife and mother. Many employers feel that these roles interfere with women's work productivity. Therefore, there is a tendency for them to give priority to men in terms of

employment and promotion, even where women have the same qualifications. With a gender population of nearly 50/50, the percentage of female employees in the labour force is 9.7 percent. Al-Mandhry quoted by McElwee *et al.* (2003:340) reported that the low percentage of women participating in the labour force is mainly attributable to lack of work opportunities than lack of interest. The challenges facing Oman women wishing to participate in the labour force, as highlighted by the Ministry of Social Affairs (UNICEF and the Ministry of Social Affairs and Labour), also include lack of support services such as nurseries, kindergartens, vocational training, and employment related information.

Theoretical findings in this chapter have shown that women in both developed and developing countries to a certain extent, experienced similar challenges pertaining to their historical past. However, there have been some positive political, economic, socio-cultural, legal, educational and work interventions to address these challenges in both developed and developing countries. Of significance though, is that findings have indicated greater milestones having been achieved in addressing these challenges in developed than in developing countries.

2.8 Summary

The purpose of this chapter was to present the historical background of women in society, politically, economically, socio-culturally, legally, educationally and at work.

Several observations were made in this exposition. The first observation was that women have been brought up in patriarchal societies where the values and norms of the patriarchal society are those of male dominance and women subordination. In this regard, women have been discriminated against politically, socio-culturally, legally and through the gender based and biased socialisation process of the patriarchal system. The second observation was that in the patriarchal system, unfavourable treatment of women was not only confined to the "home" environment. It permeated into education where girls were encouraged to take up subjects that were not strategically linked to the mainstream economy, while boys were channeled towards subjects that would enable them to occupy meaningful and strategic positions in the workplace. This scenario even prevailed at institutions of higher learning hence the poor

employability chances of women later in their careers. However, it is worth noting that Government laws and regulations in most countries are trying to redress discrimination on the basis of gender. Thirdly, women had entered the workforce in large numbers to gain economic independence, achieve psychological independence, find satisfying work and obtain income to satisfy their various responsibilities. However, in both the public and private sectors, women continued to encounter job discrimination, including the "glass ceiling" that blocks their access to top executive ranks, gender stereotyping, negative societal influences and pay differentials, lack of acceptance by men, sexual harassment, balancing home and family responsibilities, and stress.

The exposition also showed that the historical background of women in developed countries differs from that of women in developing countries because of differences in the environmental factors. However, the challenges that women face are similar but it is the magnitude of these challenges that differs.

Due to frustrations and challenges that women faced in the workplace, some opted out to start their own businesses. According to Fielden et al. (2003:158) some women had left highly paid corporate careers to pursue business ownership. Some of the important motivational factors, especially by those who had previously worked in large corporations included lack of autonomy, recognition and unfair treatment. Starting their own businesses seemed to be viable options allowing women to achieve much valued autonomy and realise their ambitions outside the confines of restrictive organisational cultures.

The subject of women in business and the challenges that women entrepreneurs face are thoroughly explored in Chapters 4 and 5.

CHAPTER 3

THE HISTORICAL BACKGROUND AND CURRENT STATUS OF WOMEN IN ZIMBABWE

3.1 Introduction

This chapter exposes the historical political, economic, socio-cultural and legal background of women of Zimbabwe. The historical background of Zimbabwean women is traced back from the family (the socialisation institution), education, up to the workplace, so as to give context of the circumstances surrounding their current status. A comparison between the women's historical background and their current status will be made to show the influence the historical background could have had on their current lives.

3.2 Background of Zimbabwean women

As outlined in Chapter 2, most societies in human history have largely been patriarchal (Post et al., 1996:438) where the household is headed by a male (Abbott et al., 2005:60-1). According to Mboko (2008:308), Zimbabwe is largely patriarchal. These views are also confirmed by the Inter-Censal Demographic Survey (ICDS) that was conducted in Zimbabwe in 2008 which showed that 72 percent of the households in Zimbabwe are headed by males (ICDS, 2008:3). However, there are some households that are now headed by females (Zimbabwe Demographic and Health Survey, 2005-06:11). Therefore, the patriarchal background given in Chapter 2 should enable better understanding of the context in which men and women in Zimbabwe operate.

According to the figures of the latest census conducted in 2002 in Zimbabwe, women comprise 52 percent of the total population (CSO, 2002:1). The census in Zimbabwe is conducted after every ten years. The last census was in 2002 and the next census will be conducted in 2012. However, there is an Inter-Censal Demographic Survey (ICDS) which is carried out 5 years after every decennial population census. It is one of a series undertaken by the Central Statistical Office as part of the Zimbabwe National Household Survey Capability Programme (ZNHSCP). The

survey provides information on fertility, mortality, migration and other socio-economic variables. According to the ICDS (2008:3), the population of Zimbabwe was between 12.2 and 12.4 million people in 2008.

3.2.1 Women's political background and current status

Nyathi (2009) a Zimbabwean historian and author, informs that historically, women were excluded from discussing important family, community and political issues. Decision making was done by men. Tichagwa cited by Gaidzanwa (2004:17) concurs that the political sector has always been regarded as a male domain. Culture and custom hinder women's involvement in politics as women are believed to lack what it takes to be political leaders. Kambarami (2006:7) alludes to the views that in Zimbabwe, politics has been portrayed as a game which requires tough qualities. Women who enter politics have to prove that they are tough to withstand the pressure brought about by patriarchal attitudes which define women as weak citizens not fit for public office. According to the CSO (2002:67-8), women who took part in politics were usually viewed as unfeminine, immoral and aggressive, qualities which are not ideal in traditional society. Gaidzanwa (2004:11) concurs with the afore-mentioned views that women candidates have been subjected to verbal abuse and harassment by male colleagues and the public for their political aspirations. Certain men have criticised the involvement of women in politics especially the single, divorced, widowed and elderly. These women are usually attacked for not being docile, attractive, young or reliable. Even though women participate in politics, many of the positions in political parties in Zimbabwe are held by men with women relegated to welfare type positions (UNICEF, quoted by CSO, 2002:67).

According to Gaidzanwa (2004:11), changes are beginning to be manifested in the political arena in Zimbabwe. Currently, there is no barrier to women's participation in public and political life. The constitution of Zimbabwe allows women to vote in general and in by-elections and to stand for election in presidential and parliamentary elections. The government's intention was to advance women's participation in politics and public life through Affirmative Action. However, Chinowaita (in Gaidzanwa, 2004:21) asserts that Affirmative Action if not carefully implemented

could further marginalise women. The government's target was to have at least 33 percent of the Senior Public Service posts held by women by the year 2000 but this target has not been met. According to CSO (2002:67), in November 2001, there were 16 female and 134 male Members of Parliament. Even after the formation of the Government of National Unity in Zimbabwe in 2009, the ratio of men to women in politics still shows a gender imbalance. The Government of National Unity was formed after the signing of Zimbabwe's Global Political Agreement (GPA) in September 2009 (Multiple Indicator Monitoring Survey (MIMS), 2009:3). Although changes are beginning to show regarding women's participation in politics (CSO, 2002:67) the challenge still remains that women who constitute 52 percent of Zimbabwe's population remain under represented in key positions (Gaidzanwa, 2004:27).

As pointed out in the Zimbabwe Parliamentary Debates (2010b:1033-4), the leadership in the 2011 Government of National Unity (GNU) comprises four men and two women. The four men are the President, Robert Mugabe and his Deputy, John Nkomo, the Prime Minister Morgan Tsvangirai and the Deputy Prime Minister, Arthur Mutambara. The only two women in leadership occupy deputy positions. These are the Deputy Presidents Joyce Mujuru and Thokozani Khupe.

The main factor limiting women's participation in politics is the gender composition of leaders in political parties and the procedures for selection of candidates to run for parliamentary elections. Political parties are in general dominated by men who select candidates or influence the selection at constituency and provincial levels. Women have very little or no influence over the selection of candidates (Tichagwa, cited by Gaidzanwa, 2004:17, 21). The electoral system in Zimbabwe also places a great burden on women since membership in a political party is a prerequisite for election into parliament. Membership in political parties is a strongly gendered process based on the availability of one's time, energy, resources and skills to participate in the public domain. Political parties hold meetings, rallies and workshops and require their members to devote time to relationships with other party members to enhance their chances of attaining electoral office. These requirements therefore rule out the participation of large numbers of

women especially those of childbearing ages who also shoulder domestic responsibilities (Gaidzanwa, 2004:11). These views are alluded to in CSO (2002:67) that women are primarily responsible for organisation and management of household chores, and are less likely to have much disposable time and family support to pursue political careers.

Besides family responsibilities prohibiting women from actively participating in politics, women also face structural obstacles. Women lack equal opportunities, professional skills and capital. The lack of financial resources means that prospective women candidates cannot afford food, transport and fuel expenses for the campaign team. Since there are also gross economic inequities in Zimbabwe, only those men and women from the economically empowered classes stand a chance of succeeding in electoral politics (Chimhandamba cited by Gaidzanwa, 2004:43-7).

Many illiterate and semi-literate females appear to have more confidence in male than in female leadership (CSO, 2002:67). This view is echoed by Tichagwa cited by Gaidzanwa (2004:22) that for unclear reasons, women as a political constituency tend to give more support to male candidates than to female candidates. These women could in a way be contributing to the gender imbalance in politics. According to the CSO (2002:67), until there is a shift in women's acceptance of male authority, it is unlikely that the existing dominance of men over politics will be eroded. However, contrary to the afore-mentioned views, women are beginning to show support for other women in politics. Women in Politics Support Unit have begun to publicly support women legislators and aspiring candidates and also strategically and logistically help these women (Tichagwa, quoted by Gaidzanwa, 2004:17).

This exposition has shown that historically in Zimbabwe political participation was a male domain. However, measures have since been taken to open up the political arena to women participation. The next section focuses on women's economic background and current status.

3.2.2 Women's economic background and current status

Historically, economic activities were a gendered issue in Zimbabwe. Economic activities, especially gathering and preparation of food were the domain of women while men hunted. Women were also associated with pottery making, an activity related to food production. Other women's economic and cultural activities included basketry and crafts. This is why even today some women in business are found in these activities. Men were associated with cattle, a sign of wealth (Nyathi, 2009).

As discussed in Section 2.2.4, before the Early Iron Age there was little exploitation of women by men. Sexual domination became more apparent in the Early Iron Age economy. Women tended to be assigned tasks such as cultivating fields and child rearing, while men were mostly involved in creating wealth and surplus production as herders, miners, blacksmiths or traders. In this environment women suffered a dual form of exploitation. On the one hand they had the burden of reproducing labour and on the other they were deprived of access to surplus (Barnes et al., 2001:11).

Furthermore, as discussed in Section 2.2.3.2, Zimbabwe, like many parts of Africa, regards land as the most valuable form of property and livelihood sustaining asset and the one who owns land has status which is a decision making power. Before the passing of the Legal Age of Majority Act (LAMA) in 1982, Zimbabwean women were regarded as minors (Chamlee-Wright, 2002:986). Mararike cited by CSO (2002:50) points out that the definition of women as minors meant that women had to be dependent on men for their survival and well being as they could not own property or buy assets such as land in their own names. This minority status eroded women's most important power bases (social and economic) that were derived from their direct access to resources for agricultural production. Women who owned livestock could not register such livestock because they did not have registered land rights. Unmarried women and women in polygamous marriages were not allocated land. For some women, the dependency status has continued to this day despite efforts to empower them.

However, since the enactment of the Legal Age of Majority Act (LAMA) in 1982, women can now own property and land in their own right. By abolishing women's status as perpetual minors, LAMA laid the foundation for the economic empowerment of women and opened the way for women to own land and other assets, enter into contracts, control a bank account, or apply for a loan without the permission of their husbands or guardians. Customary law had inhibited women's ability to gain access to an independent income. Women who have higher educational qualifications and are economically empowered, no longer entirely depend on men financially. They can make independent decisions on the use of their earnings (CSO, 2002:68). According to ZDHS (2005-06:242-3), almost one-third of currently married women who receive cash earnings reported that they alone decide how their earnings are used, while 62 percent said that they jointly decide with their husbands or partners. The percentage of currently married women who said that they jointly decided with their husbands or partners increased from 37 percent in 1999 to 62 percent in 2006. Only 6 percent of women reported that their husbands or partners alone decided how their earnings would be used.

Although no law prohibits women from ownership of property in Zimbabwe, most properties, leases and utilities are registered in the names of men who are socially considered heads of households. The Land Review Committee in 2003 found that only 15 percent of land allocations were made to women in the aftermath of the land re-distribution programmes. Lack of ownership of property as well as land might explain why some women entrepreneurs lack collateral when applying for loans from banks. Adequate access to land would economically empower women entrepreneurs (Gaidzanwa, 2004:12).

Unlike men who have easier access to formal channels of credits, women often have to rely on money lenders, informal organisations or relatives because of social and legal barriers. There appears to be general lack of trust for women by the lending institutions especially where the loans are intended for business. No law in Zimbabwe prohibits women, regardless of their marital status, from acquiring loans from banks or other financial institutions but some institutions insist on the husband's involvement, usually as a guarantor of the loan (UNICEF,

cited by CSO, 2002:51). It appears that financial institutions are not convinced that women can successfully run a business and repay the loan. That is why most women started savings clubs as a source of funds for their income-generating projects since they have difficulties in securing loans from financial institutions (CSO, 2002:51-2).

According to Nyathi (2009), women can now participate in economic activities outside the home, which historically they were prohibited from doing. Culturally, women were not allowed to participate in economic activities outside the home hence their late entry into business. This could also explain why it has taken men and the society generally so long to accept women as entrepreneurs; as women have always been expected to remain in the home. However, most women now own businesses thus creating income and employment. The gradual removal of the dependency syndrome as more women become economically empowered is changing the way some men perceive women.

Conclusively, in Zimbabwe, the man has always been regarded as the breadwinner. However, the situation seems to have changed since the passing of the Legal Age of Majority Act (LAMA) by the Zimbabwean Government in 1982. Women in Zimbabwe have entered the labour force where they are generating incomes to sustain themselves and their families. Other women have ventured into business and are now economically empowered making them less dependent on men.

In the next section, the focus is on the socio-cultural background and the current status of Zimbabwean women.

3.2.3 Women's socio-cultural background and current status

Women in Zimbabwe, like in other patriarchal societies were and are still expected to be submissive to their husbands who are regarded as the heads of the households. Men have managed to control women partly due to their physical prowess and partly because of the values of male domination inculcated in a patriarchal society (Nyathi, 2009). Kambarami (2006:3) concurs that the values, norms and beliefs practised in Zimbabwe are those of male dominance

and female subordination. Boys are taught that a man is the head of the household and boys should exhibit that manliness in the protection of female siblings. Girls are taught to be gentle and obedient and to respect boys and any men folk. Boys and girls are socialised to accept sexually differentiated roles from a tender age. Men are socialised to view themselves as breadwinners. These patriarchal values are passed through the family. McDowell & Pringle cited by Kambarami (2006:3) state that women are not only constantly defined in relation to men, but are defined as dependent and subordinate to them as well. Women were socialised to believe that men were providers and that fitted women into a relationship of dependence on men (Kambarami, 2006:3).

Patriarchal values are also found in religion and these have strengthened traditional customs, which men use to control women (Human Rights Monitor, cited by Kambarami, 2006:5). According to Mabhena (2010), a pastor in one of the dominant churches in Zimbabwe, women are mainly accepted in church as providing a supportive role to male pastors or bishops and not as the main pastors or bishops. Mabhena (2010) also pointed out that in all the main churches in Zimbabwe, pastors or bishops are men. The main churches in Zimbabwe according to Mabhena are the Methodist Church, Brethren in Christ Church (BICC), Roman Catholic Church, Anglican Church, Seventh Day Adventist (SDA) Church, Lutheran Church, Nazarene, Baptist Church and the United Congregational Church of Southern Africa (UCCSA). The Methodist Church is the most liberal of the old churches whereas the other churches are conservative. However, in developed countries women are accepted to run churches. To confirm these views was information obtained from one of the private universities in Zimbabwe where Theology is offered as a subject. Out of a total of 423 students who studied theology in 2010, 109 students were female (Solusi University, Registered students by Faculty as at December 2010).

Mabhena (2010) further informed that women were more likely to be accepted as pastors or bishops in rural areas where there were fewer men as the majority of men were in cities in search of jobs. Where women led the church, they faced resistance from men and it was difficult for the women pastors or bishops to stamp their authority as the majority of men do not want

decisions that affect them to be made by women. Reasons given for not accepting women pastors or bishops are based on the Biblical beliefs that Jesus' twelve disciples were men and that the man is the head of the family. Churches are a reflection of societal values, norms and beliefs and cannot be seen to be in violation of these societal values, beliefs and norms. However, Pentecostal churches according to Mabhena (2010), are different from the conservative churches in their attitude towards women. In the Pentecostal churches the belief is that the Holy Spirit works on both men and women and the Revelation can be received by either men or women. Therefore with Pentecostal churches both men and women are accepted as pastors and bishops.

Jalbert (2000:25) posits that change is happening as countries modernise and intergrate with the global economy. Nyathi (2009) concurs that with the advent of globalisation, the Zimbabwean culture is also being subjected to changes. The interaction of different cultures has resulted in changes in perceptions of women by the society at large. The access of women to more educational opportunities has brought about social transformation and change in the way women view themselves. The government of Zimbabwe also through its deliberate policies and programmes such as the creation of the Ministry of Women's Affairs, Gender and Community Development and the adoption of the Affirmative Action is working towards redressing the inequalities of the past. This view is confirmed by Machirovi (2002:1) that many governments, including Zimbabwe, are pursuing programmes to achieve gender equality in all phases of the developmental process.

Theoretical findings have shown that there have been some positive socio-cultural changes in the lives of Zimbabwean women. However, some cultural norms and values such as the acceptance of women as equal to men still seem to be an issue.

The objective of the next section is to compare and contrast the legal background and current status of Zimbabwean women.

3.2.4 Women's legal background and current status

According to Gwaunza cited by Stewart, Sithole, Ncube, Moyo, Nzira, Dengu-Zvobgo, Mashingaidze, Donzwa & Kazembe (2000:146), the Zimbabwe legal system is male dominated, as explained in section 3.2.2. Moyo-Masiye (2009) a legal practitioner alludes to the aforementioned views and explains further that because of the women's minority status, historically, a male member of the family acted as a guardian and the guardian stood as surety or guarantor. If married, the husband acted as the guarantor and the woman remained a minor till her death. If she divorced, the woman went back to her family and her father would be the guardian. If the father was deceased, the brother or uncle would act as a guardian. Examples to show that the woman was indeed a minor are that she had no right to inherit as an heir of the estate. If in a family there were girls only, the heir would be a male from the uncle's side. Human Rights Monitor quoted by Kambarami (2006:7) concurs that an African woman could not be heir to her own husband so she was only entitled to maintenance from the estate.

Gwaunza cited by Stewart et al. (2000:146) further points out that African women were also not allowed to own any property in their own right or enter into any contractual agreement without the consent of a father, husband (if married) or a male guardian. Any contract with a woman would render the contract null and void as that would constitute an agreement with a minor.

Chamlee-Wright (2002:986) informs that women's minority status was abolished when the Zimbabwean Government passed the Legal Age of Majority Act (LAMA), Number 15 of 1982. LAMA which formally became law in December 1982 gives women the right, upon reaching the age of 18, to own property in their own right, and make independent decisions without consulting male members of their families as they used to do before the passing of LAMA. According to Zhou (2009), a legal practitioner, several amendments to legislation have occurred as a result of the change of perpetual minority status of women through LAMA in 1982. The previous laws were discriminatory against women and were enacted in the name of culture that women should submit to their husbands. Inheritance laws were amended in 1997. In the event of a death of one spouse, the remaining spouse whether man or woman now gets the

matrimonial home. Before then, inheritance was based on culture and the type of marriage. Widows would not inherit the estate of the husband because of being a woman. In a polygamous set up, the woman inherited the home where she was residing.

The Domestic Violence Act Chapter 5:16 of 2010 has also been enacted by the President and the Parliament of Zimbabwe. However Zhou (2009) pointed out that despite the passing of these laws to protect both men and women, sometimes these laws are difficult to enforce at household level. The power dynamics of marriage are complicated largely by the socialisation process. Women's behaviour is bound by custom such that some women are afraid of making independent decisions for fear of ostracisation by society. Society has its own norms, values and beliefs on how married women should behave. Women are not empowered enough to stand up for themselves. Even after 1982, women are still accountable to their husbands, if married. These views were previously expressed by Galen (1983-4:3) that under Zimbabwean law and despite the achievement in 1980 of majority rule, with regard to family law and personal law, discriminatory treatment of women still persists. Despite the passage of two Acts, the Primary Courts No. 6 of 1981 and the Legal Age of Majority Act No. 15 of 1982, statute books still contain legislation preventing equal treatment of women. Ncube (1983-4:217) concurs LAMA was being condemned for having destroyed society's culture and social norms. The Act had even raised eyebrows and discomfort in Zimbabwe's Parliament, the body which enacted it.

Moyo-Masiye (2009) a legal practitioner, acknowledges that LAMA was the cornerstone of women entrepreneurship as this Act gives women autonomy. However, despite the package contained in this Act, there are still some challenges that particularly married women face both as ordinary people and as entrepreneurs. Married women still have to get consent from their husbands. They are to a large extent still governed by customary law.

Lobola (bride price), an essential legal requirement for a valid customary marriage has also been used by some men as a tool to further suppress women. According to Chinyenze (1983-4:229), in legal terms, lobola is the payment, in money or in other material forms, by a son-in-law or

member of his family to the father-in-law or legal guardian of a woman for the purpose of entering into a marriage with a woman. Kalenga (2003:3) concurs that in Zimbabwe three different marriage laws co-exist. These are the Marriage Act, The Customary Law Marriages Act and the Unregistered Customary Law Union Act. The Zimbabwean law also operates within a dual system that recognises General and Customary law. Under the Customary Marriages Act and the Unregistered Customary Law Union, women and men do not enter marriage on an equal footing. Men pay lobola (bride price) which exposes women to abuse as they are often viewed as male property.

Zimbabwe is a signatory to the United Nations Convention on the Elimination of all forms of Discrimination against Women. However, in Zimbabwe, the Convention has not been ratified, therefore it cannot be enforced. In terms of Section 103 B of the constitution of Zimbabwe, any international treaty must be ratified by Parliament for it to be domestic law. Therefore, this means that women cannot benefit from this declaration (Zhou, 2009).

Zhou (2009) further points out that denying women the right to own immovable property before the enactment of LAMA, disadvantaged women in business. Some married women still have a problem of collateral today as the property was previously registered in the husbands' names. The rights brought about by LAMA where women are now allowed to own property in their names might take time to have an impact. This is because it might also take time for the previously disadvantaged women to accumulate property that they can use as collateral.

As has been exposed the passing of LAMA in 1982 was fundamental in changing the status of Zimbabwean women. By abolishing the minority status of women, LAMA opened up avenues for women economic empowerment. Zimbabwean women can now own businesses, generate their own income and to a certain extent participate in decision making. Even though there are some legal challenges that still persist as has been revealed by theoretical findings, the passing of LAMA marked the beginning of a better life for Zimbabwean women. The educational background and current status of Zimbabwean women is presented in the next section.

3.2.5 Women's educational background and current status

According to the ZDHS (2005-06:27), overall, the level of education in Zimbabwe is high; 95 percent men and 91 percent women are literate. Similar views have been expressed in the CSO (2002:32) national report that Zimbabwe is one of the few developing countries with a high literacy rate but literacy rates in Zimbabwe are lower for women than for men. The ICDS (2008:40) explains that literacy rate is the number of persons who have completed at least Grade 3 per 100 persons in a particular age category.

Investment in education, which is a form of human capital investment, is an essential tool to sustainable development. It has been recognised the world over as a fundamental and universal human right and prerequisite for economic growth, human development and poverty reduction. It enables a population to make informed decisions about its economic, social and political well-being. There is a general consensus that education forms the most empowering tool for gender equality and equity and as such women should be given education opportunities to enable them to contribute considerably and effectively to their country's development (Multiple Indicator Monitoring Survey, 2009:14). The CSO (2002:32) further points out that education is aimed at ensuring physical, intellectual, and cultural development of individuals and it facilitates the creation of a self-sustaining and competitive nation. Hedman quoted by CSO (2002:32) asserts that education affects one's opportunities in life as it opens doors to employment, career and social advancement.

Despite the Education Act of 1987 that provides for every Zimbabwean, regardless of gender, the right to education, historically, some parents preferred educating males than females with the latter staying at home learning household chores. More girls than boys were more likely to drop out of school due to lack of fees than boys. Furthermore, some parents assumed that the girls' ultimate goal in life was marriage and therefore the girl child did not need to be educated (CSO, 2002:34). Kambarami (2006:5) concurs that the education of girls for some parents was considered to be a waste of time and money due to the belief that girls would get married and benefit other families. The other reason for not educating the girl child according to UNICEF

cited by CSO (2002:34-35) was the belief that female students may not perform as well as the male students because the domestic chores the girl might be engaged in at home, lowers the girls' retention rates in school and hence affects their school performance. The norms and values that were instilled in the girl child were that she was not supposed to think critically, question and to experiment and this hindered the girl child from taking up challenges. Kambarami (2006:5) further argues that even the education system in Zimbabwe was structured in a way that maintained the inequalities that existed between boys and girls. Textbooks that were used in schools depicted boys as tough and mentally capable, while girls were shown as people who were gentle and were fit for household duties. The educational system encouraged male dominance by encouraging male models implying that women had to be academically subordinate.

The views on discrimination of female students in education are echoed by Stewart et al. (2000:135). The authors assert that the process of career choice, admission to professional studies and post qualification work preferred women who met the male-oriented standards of the profession. For example in legal studies, it was the most determined women who pursued a career in law and remained in it. Even getting to the starting point was difficult. There was usually a trail of well qualified female applicants to the University of Zimbabwe who arrived at the Faculty of Law pleading for admission. When asked why they had not put law as a first choice which would have guaranteed them entry, female applicants invariably stated that they were advised that law was not a career for women by family, friends or teachers.

Stewart et al. (2000:135) further informs that, as a measure to achieve gender equality in schools and following the Fourth World Conference on Women held in Beijing in 1995, the government of Zimbabwe adopted Affirmative Action in the entire national education and tertiary training system.

The Affirmative Action policy was introduced at the University of Zimbabwe in 1995. However, the policy has been criticised for regarding females as a weaker sex that needs to be assisted. According to Stewart et al. (2000:135), although the University of Zimbabwe now has an

Affirmative Action policy for female students, the policy has never been applied directly in the case of admissions to law. What should be noted is that problems of female admissions to the university as a whole and the Faculty of Law in particular started much earlier than at the university level. The bottleneck normally started at secondary school level where female participation was undermined by such issues as lack of motivation, teenage pregnancy leading to school dropouts, early marriages and son preference when parents were faced with financial challenges. By the time higher and tertiary educational levels were reached, there were fewer girls qualifying and participating.

However, the situation appears to have improved as shown by enrolment figures for subjects that were previously the preserve of boys and men. According to information obtained from one of Zimbabwe's public universities, there was an increase in the number of female students in the Faculty of Commerce and Information in 2010, an area that also used to be male dominated. The information is shown in Table 3.1.

Table 3.1 Admissions and Student Records

2010 Registered Undergraduate Students by Faculty and Gender

Faculty	Male	Female	Total
Faculty of Applied Sciences	551	350	901
Faculty of Built Environment	203	51	254
Faculty of Commerce	970	618	1 588
Faculty of Commerce and Information	143	225	368
Faculty of Industrial Technology	579	143	722
Total	2 446	1 387	3 833

Source: Moyo (2010) National University of Science and Technology, Zimbabwe as at December 2010.

Table 3.1 shows that 618 female students were enrolled in the Faculty of Commerce where Business Management subjects are studied. These are subjects that can help female students should they wish to pursue Entrepreneurship in their careers.

Even if the female student enrolment shown in Table 3.1 is lower than that of male students in the Faculties of Applied Sciences, Built Environment, Commerce and Industrial Technology, what is significant is that female students have embarked on programmes that were predominantly male dominated. The scenario depicted by Table 3.1 confirms the views by Wirth (2001:61) that generally study choices are gradually broadening for women though gender choice remains strong in Engineering and Technology at higher education levels.

For comparison purposes, information relating to enrolment and choice of subjects by gender was also sought from one of the private universities in Zimbabwe. Information obtained revealed the following scenario:

Table 3.2 Enrolment by Faculty and Gender as at August 2010.

Faculty	Gender		
	Male	Female	Total
Arts	447	462	909
Business	833	696	1 529
Education	142	96	238
Science and Technology	628	1 082	1 710
Theology	314	109	423
Total	2 364	2 445	4 809

Source: Ncube (2010) Solusi University, Zimbabwe as at August 2010.

The enrolment figures for female students in The Faculty of Science and Technology was higher than that of male students. This information shows a total contrast of the situation explained in

CSO (2002:33) that in Zimbabwe's Technical Colleges, female students mainly specialised in subjects such as Hair Dressing, Secretarial Studies and Hotel Keeping when male students studied Engineering. These findings depict a situation different from what was also previously observed by Abbott et al. (2005:89), that girls were generally regarded as "no good" at science, mathematics and technology. Table 3.2 also depicts a higher enrolment for female than male students in the Faculty of Arts. Although the enrolment for male students in the Faculty of Business was higher than that of female students, what is important is that female students had also registered a high intake (833 and 696 respectively). This high enrolment of female students in the Faculty of Business could explain why there is an increase in women entrepreneurs in Zimbabwe.

Other measures taken by the Government of Zimbabwe to correct inequalities of the past include the following: In technical and teachers' colleges, a female student used to be expelled upon falling pregnant. However, in terms of the Education Policy of 1998, a female student can go and deliver and remain in school as long as she attends the required number of lesson hours. Even at high school level, when a schoolgirl falls pregnant from a mutually agreed sexual relationship, the female pupil temporarily leaves to deliver and the Ministry of Education, Sport and Culture is expected to facilitate her re-enrolment. In the same case a male pupil who is responsible for the pregnancy is also excluded from school for the same period of time. Schools are also being encouraged to develop curricula and teaching materials, which improve the self-image, lives and work opportunities of girls. Career guidance is also being used to expose children to non stereotyped careers, where the girl child should have access to education without being disadvantaged because of societal stereotypes (CSO, 2002:35-6).

The information that has been presented shows that the education system in Zimbabwe has undergone changes. There is an increase in the number of female students reaching higher levels of education, and the academic choices that female students make seem to be different from what prevailed in the past as shown in Tables 3.1 and 3.2 respectively.

An examination of women's historical and current status in the work place is presented next.

3.2.6 Women's historical and current status in the work place

Women in Zimbabwe, like their counterparts in other developing countries have for a long time faced challenges in the work place. Women have all along faced challenges in advancing their careers partly because of prejudices, cultural barriers, customs or other taboos. Where there were no legal barriers preventing women from fully participating in the labour market, some employers were reluctant to hire and train women and to assign them to high positions on grounds of marriage and maternity. Women often faced discrimination from employers who feared that they would be absent from work after childbirth and when their children were ill (CSO, 2002:59). According to Tsanga cited by Stewart et al. (2000:142), men are intolerant with women who absent themselves from work because they have to attend to sick children or sick husbands.

Halford & Leonard (2001:104) assert that despite the increased entry of women into the labour force, the numerical distribution of women within the ranks of management is one of the most obvious and visible differences between men and women in work places in practically every country. Even in Zimbabwe, while some improvements might have been recorded in some spheres of women's lives, there are some areas that still show discrepancies. For example in education in Zimbabwe, the irregular numeracy distribution starts from the higher echelons. In Zimbabwe there are two Ministries of Education: the Ministry of Higher and Tertiary Education and the Ministry of Sport, Arts and Culture. Both these Ministries are headed by two male Ministers and two male Deputy Ministers (Zimbabwe Parliamentary Debates, 2010:1033).

The following statistics present a similar scenario even in the administrative staff complement in the Ministry of Higher and Tertiary Education. In the eight universities in Zimbabwe there are seven male Vice Chancellors and one female Vice Chancellor who heads the Open University for Distance Education. According to Moyo (2010), the administrative staff complement at one of the public universities of Science and Technology in Zimbabwe, stood as follows: one Vice Chancellor, a male, four Deans of Faculties, two males and two females (evenly split). The staff

establishment showed a higher ratio of male lecturers to female lecturers. The academic staff as at December 2010 comprised 199 male lecturers versus 75 females. For the same period, the non-academic staff was made up of 363 males and 163 females. The non-academic staff included the Registrar and Deputy Registrar who are both males. However, the Librarian and the Deputy Librarian were both females.

In the police force in 2000, there were 1 336 female police personnel compared to 19 199 male personnel. The traditions and stereotypes where women are not regarded as strong enough to protect and enforce law and order may explain the low enrolment of women in the police force. Custom dictates that women are the ones who should be protected.

According to Stewart et al. (2000:137), there was a disproportionately low participation of women in the magistracy at all levels. In 1999 there were 58 female magistrates out of a total of 197 magistrates in Zimbabwe, constituting 29.4 percent of the total. Within the judiciary the situation was no better. The Supreme Court had five judges one of whom was the Chief Justice. Of the five judges, there was no female. The High Court of Zimbabwe had 18 judges in Harare and Bulawayo. Only three of these were female and they were all based in Harare, the capital city of Zimbabwe. The situation has not changed much in 2011 except for the Senior Public Prosecution and the gender balance for magistrates and interpreters.

The situation in the medical field also showed a gender imbalance. The Minister of Health and his Deputy are male (Zimbabwe Parliamentary Debates 2010b:1033). The Permanent Secretary in the same ministry is male.

Kambarami (2006:6) attributes the low representation of women in higher echelons of work places to low levels of female enrolment in education experienced in the past. Gender imbalance has a negative impact on women. According to Spears and Seydegart cited by the CSO (2002:70), lack of women in positions of authority or decision making may mean that women are not able to present, defend and mobilise support for issues that affect women's lives.

However, the status of women has been changing with adjustments to socio-cultural and legislative practices (Mboko, 2008:308). These views are confirmed in CSO (2002:59). Before the Labour Relations Act of 1985, women, particularly in the teaching profession were expected to resign each time they went on maternity leave. As a result men would attain higher levels of seniority earlier than would most female teachers who became mothers. The Act now allows women to maintain all their benefits and entitlements including pension, seniority and unbroken service rights during maternity leave. Also, women were worse paid than men for the same kind of work in many cases. For example, prior to independence, women earned less than their male counterparts especially in the teaching profession. The Equal Pay for Work Regulations which was introduced in 1981 and endorsed by the Labour Relations Act of 1985, provided for equal pay for men and women. Married couples were jointly taxed with a higher proportion of tax being deducted from the wife's salary. The higher taxation on women's salaries assumed and endorsed female dependence on the male. However, in April 1988 a regulation stipulating separate taxation of spouses was passed.

Although there are areas that still need redress with respect to gender imbalance at work places, evidence has been presented to show that some progress has been made in redressing the challenges faced by women at the workplace.

3.3 Summary

The historical background and current status of women in Zimbabwe as portrayed in literature review was given in this chapter. According to literature, women in Zimbabwe were discriminated against, politically, economically, socio-culturally and legally. The discrimination of women started from the home and also filtered into the education and work systems. Politically, women were excluded from decision making and from occupying influential political positions because they were regarded as minors. However, from 18 years of age onwards, women are now allowed to actively participate in politics.

Economically, women had little control over economic resources as the surplus from their own produce was controlled by men. Access of women to educational and work opportunities has led

to the economic empowerment of women. Most women are gainfully employed and some own businesses, generating incomes to sustain themselves, making them less financially dependent on men.

There are also changes on the socio-cultural front. The government of Zimbabwe, through its deliberate policies and programmes such as the creation of the Ministry of Women's Affairs, Gender and Community Development and the adoption of the Affirmative Action, is also working towards redressing the inequalities of the past.

Legally, women were treated as minors and they were prohibited from entering into any legal contracts. Women could neither own land nor property in their own names. The male member or husband (if the woman was married) was the guardian or guarantor. The situation has changed as from 18 years; women are allowed to enter into contracts in their own capacities. Also, at the age of 18, women can now own land and property in their own right.

Regarding education, the government of Zimbabwe has adopted Affirmative Action in the entire national education and tertiary training to cater for the girl child who was previously disadvantaged. Attempts have also been made to redress the discrimination at work places.

According to theoretical findings, some of the changes that have been experienced by Zimbabwean women politically, economically, socio-culturally, legally, educationally and at work were brought about by the passing of the Legal Age of Majority Act (LAMA) in 1982.

According to Schimdt & Parker (2003:430) lack of recognition and advancement lead women to deep-seated sense of frustration and provide important contributing factors to move into self employment. However, according to Coulter (2000:114) even in business where women have opted to be, they continue to face challenges.

Chapter 4 therefore, focuses on the generic challenges faced by entrepreneurs and unique challenges experienced by women entrepreneurs specifically.

CHAPTER 4

GENERIC AND UNIQUE CHALLENGES FACED BY ENTREPRENEURS

4.1 Introduction

Chapter 4 seeks to investigate the challenges experienced by entrepreneurs generally and women entrepreneurs specifically in both developed and developing countries. Throughout the chapter, generic challenges will be used to refer to challenges faced by both men and women entrepreneurs and unique challenges will be used when referring to challenges faced by women entrepreneurs only. The chapter is arranged as follows: Section 4.2 explains the emergence of women into the business arena. Section 4.3 focuses on reasons that have motivated entrepreneurs to go into business. A distinction is drawn between generic reasons that motivate both men and women entrepreneurs and unique reasons that only motivate women to go into business. A differentiation between men and women entrepreneurial characteristics is given in Section 4.4. In Section 4.5, the components of the business environment are explained. Section 4.6 focuses on generic and unique challenges in the micro environment and Section 4.7 is about generic and unique challenges in the market environment. Generic and unique challenges in the macro environment are discussed in Section 4.8 and Section 4.9 concludes the chapter.

4.2 The emergence of women into business

The last decades have witnessed the emergence of women entrepreneurs into what was traditionally a male dominated business arena. Studies show that, presently, women make up the fastest growing group of entrepreneurs worldwide (Nieman, Hough and Nieuwenhuizen, 2008:34; Co, Groenewald, Mitchell, Nayager van Zyl & Visser, 2007:303; Zinger, LeBrasseur, Riverin & Robichaud, 2005:1). According to Nieman et al. (2008:36), "emerging entrepreneurs" is a term used when referring to the previously disadvantaged group of entrepreneurs who have come into the limelight. Women's participation in the small business sector is a growing phenomenon worldwide (Still & Timms, 2000:272) and this phenomenon is evidenced by the

following statistics in both developed and developing countries. According to Jalbert (2000:10), women in advanced market economies own more than 25 percent of all businesses. In Japan 23 percent of the private businesses were established by women. In Germany, women entrepreneurs own more than a third of the new businesses thus creating more than one million jobs. Fielden, Davidson, Dawe & Makin (2003:152) agree that a similar scenario also prevailed in the UK by the mid-1990s where it was estimated that women-owned businesses were between a quarter and a third of all businesses. Even in developing countries there has been an increase in the number of women starting their own businesses although the rate is lower compared to developed countries. According to the ILO latest update (2004:33), women in self employment surpassed that of men in many developing countries in sub-Saharan Africa, Asia and Latin America between 1994 and 2000.

The high “emergence of women entrepreneurs” (Nieman et al., 2008:36) which the aforementioned statistics reflect may be attributed to political, economic, socio-cultural and legal changes in society. According to Jalbert (2000:5), today’s world is changing at a startling pace. Political and economic transformation seem to be occurring everywhere. These changes have created economic opportunities for women who want to own and operate businesses. As countries become more democratic, gender inequalities lessen; thus offering a more productive atmosphere for both sexes. Schimdt & Parker (2003:428) propound that the other reason could be a shift from a traditionally male dominated manufacturing base towards retail and service sectors. The rest of the reasons are discussed in the chapter.

4.3 Reasons for going into business

In the sections that follow, reasons that have motivated entrepreneurs generally to go into business, and women specifically, are examined.

4.3.1 Generic reasons that have motivated entrepreneurs to go into business

Nieman et al. (2008:31-2) argue that entrepreneurship is not always seen as a legitimate or desirable career choice. Some people are forced to become entrepreneurs because of circumstances such as retrenchment, job frustration and job losses. According to Burke

(2006:42); Sarri & Trihopoulou (2005:25) and Orhan & Scott (2001:235-6) most people start their own businesses due to either pull or push factors or a combination of both. Nieman et al. (2008:31-2) point out that entrepreneurs who start businesses out of pull factors are opportunity entrepreneurs and entrepreneurs who start businesses out of push factors are necessity entrepreneurs.

4.3.1.1. Push factors

Necessity (push factors) are those factors that encourage entrepreneurship due to the fact that traditional jobs are being considered as less attractive. When an individual does not have any other career choice or option, that individual finds himself or herself embracing entrepreneurship. Push factors include:

- Unemployment: when a person does not have a job in the established economy.
- Job insecurity: for example, if a person is appointed on a contract for a short term period.
- Conflicts: if there are disagreements between the employee and the employer and there are career limitations and setbacks in a conventional job.
- Limitations of financial rewards from conventional jobs and
- Having no other alternatives (Nieman et al., 2008:31-2).

According to Orford, Wood, Fischer, Herrington & Segal (2003:4), the other push factor that drives women into entrepreneurship is necessity. Countries with lower per capita income have higher rates of necessity entrepreneurship. In 2003, 41 percent of entrepreneurs in developing countries were motivated by necessity to start their own businesses. This compared to only 17 percent in the member states of the European Union and 16 percent in the Group of 7 (G7) countries which include Canada, France, Germany, Italy, Japan, the UK and the USA.

4.3.1.2 Pull factors

Nieman et al. (2008:31-2) posit that (opportunity) pull factors are those factors that encourage people in traditional positions to leave their current jobs to become entrepreneurs. The pull factors include:

- Independence: the freedom to work for oneself.
- Achievement: a sense of acknowledgement to be gained from managing one's own business.
- Recognition: a desire to gain social standing achieved by entrepreneurs.
- Personal development: the freedom to pursue personal innovation and
- Personal wealth: the financial rewards of entrepreneurship (Orhan & Scott, 2001:235-6; Sarri & Trihopoulou, 2005:25).

What has been discussed are generic pull and push factors that motivate both men and women to go into business. However, there are unique push factors that specifically motivate women to start their own businesses.

4.3.2 Unique reasons why women go into business

The following are unique factors that motivate women to go into business and these factors will guide the investigative part of this study.

4.3.2.1 Necessity (push) factors

Although men and women entrepreneurs go into business for similar reasons (McKay, 2001:148), most women have started their own businesses in order to overcome or alleviate poverty rather than purposefully pursue business ownership by choice (Richardson, Howarth & Finnegan, 2008:28). Jalbert (2000:18) concurs that primarily entrepreneurship is a survival instinct that motivates women to start a business. Around the world, dismal economic conditions, high unemployment rates, and divorce catapult women into entrepreneurial

activities. Desperate to put food on their tables for their children, women are defying societal norms in order to survive.

Necessity factors include the loss of a breadwinner in a family either through a job loss, retirement or death and a situation where the husband, if the woman is married, was laid off and then experienced difficulties in finding a new job. The situation is more difficult for single mothers and for women with unemployed husbands. These factors drive women, whose traditional role has always been that of performing household chores (Post et al., 1996:438-9 and Nieman et al., 2008:34), into entrepreneurship to raise income to sustain their families. Necessity factors can push men as well into businesses but women often shoulder the primary responsibility for the well being of the family. Also, the need for additional income to supplement the existing husband's income can push women into entrepreneurship.

4.3.2.2 Work related factors

The other factors that have pushed women into business include the glass ceiling (Wirth, 2001:49-50), the need for a flexible work schedule (Sarri & Trihopoulou, 2005:25; Still & Timms, 2000:279 and Burke, 2006:42), gender role stereotyping (Abbott et al., 2005:84), sexual harassment and stress (Halford & Leonard, 2001:118 & 154). These factors were discussed in Chapter 2, Section 2.4.2 as some of the factors that have pushed women out of the workplace to start their own businesses.

4.3.2.3 No other alternatives

Besides the afore-mentioned reasons, some women venture into business because of the fact that there are no alternatives available to them. These are women who would have failed to find a job after taking some time off for the family; for example, when they go on maternity leave. This category also includes women who followed their spouses to different locations when the spouse had been transferred and could not find equivalent positions or women who remained in low qualified, often part-time casual positions. Such women end up having no alternative but to start their own businesses (Orhan & Scott, 2001:238-9; Still & Timms, 2000:279).

According to Niemen et al. (2008:261), the initial motivation for starting a business varies broadly from the need just to survive (survivalist or necessity entrepreneurs) to the drive to develop a new product and achieve financial independence (opportunity entrepreneurship). In developing countries, many "survivalist" entrepreneurs are forced to pursue entrepreneurship in order to provide for the basic needs of survival on a day to day basis.

In this regard, a comparison of factors that have motivated women to start their own businesses between developed and developing countries is made.

4.3.3 Factors that motivate women entrepreneurs in developed countries

Women in developed countries are more opportunity driven than necessity pushed and these are the factors that have pulled them into business, according to the ILO latest update (2004:36):

- A need to balance career with domestic responsibilities and not necessarily driven by economic necessity.
- The need for a more relaxed lifestyle after many years in corporate management.
- A planned approach to career development and not necessarily due to disappointment with the previous jobs.
- A need to make better use of education and technical skills.
- A need for increased flexibility in personal lives.
- Innovation/vision for a business opportunity.

While the majority of women in developed countries may be driven into business primarily by the pull factors, push factors do exist as well. The glass ceiling appears to be a push factor that still lingers on (Carter & Silva, 2010:19-21). Moore cited by Soka (2011:2) concurs that in the USA, the glass ceiling and outright discrimination make entrepreneurship an attractive alternative to corporate life for some women.

4.3.4 Factors that motivate women entrepreneurs in developing countries

The majority of women entrepreneurs in developing countries are predominantly necessity driven whereas their counterparts in developed countries are more opportunity driven (Orford et al., 2004:4). Verwey (2007:3086) concurs that female entrepreneurship in low-income countries such as South Africa is motivated by necessity. Starting a new business also represents an effective and flexible way for women from all groups to emancipate themselves and provide for their families.

Stevenson & Onge (2005:11, 12 & 16) point out that Ethiopian women like other women entrepreneurs in most developing countries, are driven into business by necessity. As a result of unrelenting poverty and deteriorating economic conditions, many women in Ethiopia have been forced to work outside their normal status while performing their traditional household duties. Furthermore, some Ethiopian women turn to business because they are essentially marginalised in the labour market as they generally have low levels of education. However, these women are expected to continue with their domestic responsibilities of food preparation and child care while at the same time they carry on with their business activities to earn enough income to cover the basic necessities of life. Khumalo (2008:47) confirms that women in Swaziland also start their businesses because of the need to support their immediate and extended families and the failure to secure jobs in the formal sector. The reasons why women are unable to secure jobs in the formal sector are partly due to lack of required skills. However, the situation in Swaziland is changing now as more girls enroll for technical subjects. Chirwa (2008:356) reveals that 34 percent of small businesses in Malawi are owned by women while 35 percent are controlled by men and 31 percent are owned by mixed gender. This comes as a result of the realisation that the development of small businesses is one instrument for addressing poverty.

The drop in formal sector employment, rampant urban population increase and deterioration of public services has led to the informal nature of some economies. This has resulted in further growth of the informal sector and the feminisation of poverty since women are generally

marginalised in many African economies. In most of these economies, patriarchal and unsound market liberalisation policies have resulted in the feminisation of poverty (STERP, 2009:17).

Verwey (2007:3086) postulates that while women entrepreneurs in low income countries such as South Africa are motivated by necessity to go into business, there are some women who are opportunity driven, for example, women in construction businesses. The same author informs that in her comparative study of women in construction businesses in USA and South Africa, results indicated that some women in South Africa were in the construction industry due to pull factors such as the need for new challenges, the need for achievement and the love for construction work. Women in both the USA and South Africa were involved in opportunity entrepreneurship (positive–pull) than in necessity entrepreneurship (negative–push), though the opportunity prevalence ratio was much higher in the USA than in South Africa.

4.4 Entrepreneurial characteristics of men and women

Although there has been significant growth in women entrepreneurship, most of what is known about the characteristics, motivations, backgrounds, education, experience, and the challenges women entrepreneurs face is based on studies of male entrepreneurs. However, women entrepreneurs have different motivations, skill levels and occupational backgrounds (Co et al., 2007:304-305).

Table 4.1 exposes the different entrepreneurial characteristics between men and women and the background circumstances of their entrepreneurship. This exposition is meant to give context of why men and women entrepreneurs may face different challenges in business.

Table 4. 1 A comparison between men and women entrepreneurial characteristics

Characteristic	Men entrepreneurs	Women entrepreneurs
Starting a business	Men entrepreneurs have set the foundation for businesses.	Latecomers to the entrepreneurial world.
Type of business	Manufacturing or construction.	Service related for example catering, educational services.
Size of business	Usually bigger but the survival rate is lower. More growth oriented.	Start small but grow more steadily. Survival rate is higher. Less growth oriented.
Sources of funds	Personal assets and funds, bank loans, investors, family, friends.	Personal savings, credit cards, family, friends.
Access to finance	Can be a barrier if the men do not have adequate collateral security.	A severe barrier for women entrepreneurs who also face discrimination.
Relationship building	Short term orientated. Men entrepreneurs search for the best way to get the job or deal done.	Women tend to build stronger and longer relationships with clients.
Occupational background	Experience in line work. Competent in a variety of business functions.	Limited background knowledge in other areas. Only service related background.
Support groups	Friends, spouse, professional and business associates.	Close friends, spouse, family, women's associations.

Sources: Co et al. (2007:307); Nieman et al. (2008:37); Scarborough & Zimmerer (2000:16); Still & Timms (2000:277).

Burke's study (2006:46) reveals that men typically begin their first businesses between 25 and 35 years of age while women start a little later between 30 and 40 years. Ellinas & Kountouris (2004:329) concur that according to the findings of a unique nationwide research on female entrepreneurial activity in Cyprus in 2004, 46 percent of Cypriot women entrepreneurs were in the 31-44 age range. Women are new in business due to their previous traditional economic roles (Post et al., 1996:438-9 and Nieman et al., 2008:34). Although men are older than women in business, women are more likely to be better qualified (with diplomas and degrees). However, Morris, Miyasaki, Watters & Coombes (2006:225) argue that whereas women may be highly qualified with diplomas and degrees, their education is less related to business management.

Nieman et al. (2008:37) assert that men entrepreneurs have been in business for a long time and as a result, are more competent than women entrepreneurs in a variety of business functions.

Morris et al. (2006:221) posit that although the number of women-owned businesses with employees has expanded at three times the rate of all employer businesses, women remain under-represented in their proportion of high growth firms. Other studies indicate that women have recently emerged as entrepreneurs with the majority of their businesses being in the services sector (Nieman et al., 2008:34 and Ellinas & Kountouris, 2004:329). Still & Timms (2000:276) and Soka (2011:3) concur that most of the women owned businesses are in the services sector such as catering services, educational services, retail sales, beauty shops, tailoring and clothing shops, commercialisation of handicrafts, food processing and guest houses because these sectors are generally easy to enter due to small capital investments. These businesses have traditionally been smaller than businesses owned by men but the survival rate for women owned businesses is higher.

Other reasons have been put forward why the majority of women entrepreneurs are in the services sector. One, Nucci quoted by McElwee & Al-Riyami (2003:341) argues that women may be satisfied by small level business activities aiming for stability rather than growth. Two, women's expert knowledge is service related since women entrepreneurs have limited background knowledge in other areas. The type of businesses women entrepreneurs operate are related to gender division of labour and are an extension of the women's traditional productive roles (Khumalo,2008:56-8). Mattis cited by Fielden et al. (2003:152) argues that women are just as likely to own a business that is totally unrelated to a previous job whereas male business owners are far more likely to be engaged in a business that was closely related to a previous career experience. Finally, Morris et al. (2006:222) posit that the quality of life considerations may find women resisting growth as women seek greater balance among the demands of work, family and their personal lives. According to Nieman et al. (2008:37) men entrepreneurs are predominantly found in manufacturing and construction. However, Verwey (2007:3086) points out that women, particularly in developed countries, have made in-roads into the manufacturing

and construction sectors that have predominantly been owned by men. Even in developing countries women have also ventured into previously male dominated businesses.

Studies by Co et al. (2007:307) and Still & Timms (2000:274) disclose that most women entrepreneurs started their businesses from personal assets, savings and through financial assistance from friends, families, partners and spouses. Men use similar sources of funds and they, also, have access to additional sources of funding such as bank loans and investors. Nieman et al. (2008:37) assert that women entrepreneurs' access to finance has been limited largely due to discrimination by financial authorities. Access to finance for men can only be a barrier if men do not have adequate collateral or security. Fielden et al. (2003:165) concur that women do not approach banks for loans because of the patronising treatment they would have received previously or believed they would receive. As a result, this undercapitalisation inhibits opportunities for growth within women owned businesses. However, Burke (2006:46) argues that women tend to use less start-up capital than men because they do not like taking risks. This conservative approach may be as a result of the fact that women are, typically, necessity entrepreneurs.

Women entrepreneurs tend to centre on the delivery of services, responding to traditionally unsatisfied needs and building stronger and longer relationships with clients (Jalbert, 2000:14). On the other hand, men entrepreneurs search for the best way to get the job or deal done. Finally, women entrepreneurs rely on close friends, spouses, families and women's associations for business support. In addition to these support groups, men have professional and business associates as support groups (Nieman et al., 2008:37).

The differences in the entrepreneurial characteristics between men and women shown in Table 4.1 have provided understanding of the background that surrounds women entrepreneurs compared to their male counterparts. Issues discussed have provided insights of the fact that men and women entrepreneurs did not start businesses on an equal footing (Morris et al., 2006:222). These inequalities could be attributed to women's political, economic, socio-cultural, legal, educational and work backgrounds that were discussed in Chapter 2. An explanation of the

business environment, its components and its impact on entrepreneurs is given in the next section.

4.5 The business environment

Badenhorst et al. (2003:85-7) have argued that the business environment comprises three sub-environments namely the micro, market (task) and macro sub-environments. The micro environment consists of the business itself, over which management has complete control. The key variables in the micro environment include the business mission, goals, various management functions and business resources. The market (task) environment is encountered immediately outside the business. The key variables in the market environment are customers, workers, suppliers, intermediaries, professional bodies and entrepreneurs. All these variables create challenges for businesses. The third sub-environment is the macro environment. The macro environment consists of the following distinct sub-environments: the political, economic, socio-cultural, technological, legal, ecological and the international sub-environments. The market (task) and macro-environments constitute the business' external environment over which management has no control over.

The same authors further state that an entrepreneur, regardless of gender, operates in a dynamic environment which creates uncertainty. Uncertainty about the environment is a result of the amount of information about environmental variables, and of the confidence that entrepreneurs have in such information. If there is little information available, or if the value of the information is suspect, the uncertainty of the entrepreneurs about the environment will increase and vice versa. Co et al. (2007:284) concur that businesses operate in a very competitive and continually changing business environment. The rate of change in the business environment in recent years has accelerated. The rate of technological developments has increased rapidly, the economy is less predictable and governments worsen it by continually introducing new legislation. Competitors develop new and better products more quickly and by so doing force other businesses to shut down. Therefore, businesses have to continually adjust and adapt to business challenges.

Section 4.6 focuses on generic and unique challenges in the micro environment.

4.6 Challenges faced by entrepreneurs in the micro environment

Generic challenges are challenges experienced by both men and women entrepreneurs and their degree of impact on businesses should be similar. Challenges unique to women in the micro environment are also examined.

4.6.1 Generic managerial, marketing and financial challenges in the micro environment

Generic challenges faced by entrepreneurs in the micro environment are summarised in Table 4.2 below. A brief explanation of these micro challenges follows thereafter.

Table 4.2 Generic challenges in the micro environment

Type of environment	Type of challenge	Nature of challenge
Micro	Managerial	Poor management. Lack of managerial experience, knowledge and training. Lack of adequate planning, organising, leadership and control skills.
	Financial	Lack of financial management skills. Inadequate start-up and growth capital. Poor credit and inventory control. Over investment in fixed assets.
	Marketing	Inadequate marketing skills. Lack of knowledge of the marketing mix and extension of the marketing mix that includes people, process, physical evidence.

Sources: Badenhorst et al. (2003: 69,120-1 &124); Shejvali (2007:7); Nieuwenhizen,; Smit & Vivian (2001:24); Ehlers & Lazenby (2004:12); Rwigema (2004:467); Jewell (2000:22); Co et al. (2007: 226, 241& 274-5) and Conradie & Fourie (2002:125).

Badenhorst et al. (2003:120-1) submit that one of the commonest challenges faced by businesses, especially SMEs, is poor management. Management is indispensable to any business for the following reasons: one, management directs a business towards its goals; two, management is necessary to combine and direct human, financial, physical and information or

knowledge resources. However, some entrepreneurs lack the abilities to manage their businesses successfully. Closely linked to inadequate management skills is lack of experience, knowledge and training (Shejavali, 2007:7; Smit & Vivian, 2001:23). This third reason—lack of managerial experience, knowledge and training—often lead to entrepreneurs making wrong and poor decisions which may lead to business failure.

The other managerial challenges faced by entrepreneurs relate to poor or inadequate planning (Smit & Vivian, 2001:24), lack of strategic planning (Ehlers & Lazenby, 2004:12), lack of a business plan (Rwigema, 2004:250-3), unplanned expansion (Rwigema, 2004:467), and choice of a wrong location (Badenhorst et al., 2003:79). Schmidt & Parker (2003:432) sum it up by stating that a key weakness in most SMEs is lack of planning, a factor shown to be correlated with business success. In a similar vein, lack of organising skills (Jewel, 2000:22), lack of leadership skills (Co et al., 2007:274-5) and lack of effective control (Badenhorst et al., 2003:124) can lead to the demise of the business.

Financial challenges also fall into the category of generic micro challenges. These include lack of financial management skills (Co et al., 2007:226, 241), inadequate start-up and growth capital (Smit & Vivian, 2001:24), poor credit control (Co et al., 2007:234), overinvestment in fixed assets and poor inventory control (Smit & Vivian, 2001:24-5). Proper management of finance is what most entrepreneurs lack and this incompetence has contributed to the collapse of many businesses.

The last category of generic micro challenges is marketing challenges. Marketing challenges include inadequate marketing skills (Rwigema, 2004:466) and lack of knowledge of the marketing mix. According to Co et al. (2007:132) the components of the marketing mix which entrepreneurs may lack knowledge of are the product, price, promotion and place. Entrepreneurs may also lack knowledge of an extension of the marketing mix that consists of people, processes and physical evidence. Failure to creatively develop a marketing mix suitable for the target market may be detrimental to the business.

4.6.2 Unique managerial, marketing and financial challenges in the micro environment

Sinha (2005:3) propounds that although women entrepreneurs operate in the same environment as men entrepreneurs, there are gender biases embedded in society which limit women from active economic participation and access to business and development services. Chirwa (2008:347) alludes to the views that while there are common factors that affect the performance of both men and women owned businesses, there are also differential effects for the success of female owned businesses.

While managerial, marketing and financial challenges may be generic, the point of departure is the manner in which women entrepreneurs experience these challenges relative to men entrepreneurs.

Firstly, challenges experienced by women entrepreneurs could partly be explained by the fact that women entrepreneurs are new to the entrepreneurial field compared to men entrepreneurs (Nieman et al., 2008:37). Therefore, their experiences could be new, unique and more challenging (Co et al., 2007:308). Secondly, as shown in Chapter 2, Section 2.3, the type of education women received did not adequately prepare them to effectively and efficiently operate businesses. According to Jalbert (2000:19) for the woman entrepreneur the process of operating a business can be very difficult in both the formal and informal sector because she often lacks the skills, education and societal support system to facilitate her efforts. Co et al. (2007:307) concur that women have not studied Mathematics, Science and Finance which are relevant subjects in operating viable businesses. While women entrepreneurs generally have a higher level of education than their male counterparts, their education has generally not included business subjects (Abbott et al., 2005:89; ILO latest update, 2004:39 & Co et al., 2007:308-309). However, the situation is set to change as the number of female students enrolled in tertiary or higher education institutions continues to grow and the subjects they are now studying are more relevant to business (Wirth, 2001:70). According to ILO latest update (2004:39) in some countries, parity with male students has been achieved or surpassed. These

higher levels of education should enable female graduates to compete for professional and managerial jobs as never before.

According to Nieman et al. (2008:35), starting and operating a business involves considerable risks and effort for entrepreneurs, particularly in view of the high failure rate. Maybe the risk is even greater for a woman entrepreneur, who not only has to contend with challenges associated with operating in a traditionally male dominated area but also due to lack of appropriate entrepreneurial education and training. The skills gap is more inhibiting to women than men entrepreneurs.

What follows next is an examination of unique managerial, marketing and financial challenges faced by women entrepreneurs in developed and developing countries respectively.

4.6.2.1 Unique managerial, marketing and financial challenges in developed countries

In developed countries, the challenges of inadequate managerial, marketing and financial skills, have to a large extent been alleviated. As was discussed in Chapter 2, female students are enrolling in subjects that are increasingly equipping them with relevant skills to operate their businesses (Wirth, 2001:61; ILO latest update, 2004:44). Mattis as quoted by Schmidt & Parker (2003:431) asserts that a key variable linked to business success is the educational background. In the UK. The majority of women business entrepreneurs come from professional areas and they have some tertiary education. According to Wirth (2001:86), since 1995, there has been an increase in the number of female students enrolling in the areas of commerce and business administration for example in Australia and Canada. In addition, job growth generated by new information technologies such as the Internet, is creating new opportunities and women are increasingly taking advantage of such developments to create and run businesses. These subjects are likely to help those women who decide to embark on entrepreneurship in future.

4.6.2.2 Unique managerial, marketing and financial challenges in developing countries

The situation in developing countries is different from that prevailing in developed countries. Kibera and Kibera cited by Khumalo (2008:28) write that in Africa, the underperformance of

women owned businesses is attributed to lack of formal and business education which equips entrepreneurs with essential leadership, marketing and general management of business. Owing to gender discrimination that prevailed in the education system, the proportion of educated men is larger than that of women. However, attempts are being made by African governments to provide equal educational opportunities for both boys and girls. In Swaziland women entrepreneurs' managerial incompetence was a result of the patriarchal norms and values that prevailed in the educational system where girls received less educational opportunities.

Khumalo (2008:47-50) further informs that historically in Swaziland, parents invested in the education of boys because parents viewed the education of boys as a long term investment. Consequently, women in Swaziland lacked business management skills particularly in the start up and expansion of their businesses. However, gender differences in education have narrowed in recent years as the Government of Swaziland is ensuring that both boys and girls are given equal educational opportunities. Also, entrepreneurship courses have been introduced in secondary and tertiary institutions and this move should have a positive impact on future women entrepreneurs in the country. Wirth (2001:86) confirms that Swaziland had the most marked increase in women's share of higher-level business administration enrolments in the areas of commerce and business administration in 1995. The increase was a jump from 45.7 percent to 64.5 percent in 1995.

Ethiopian women generally have low levels of education (Stevenson & Onge, 2005:11-12 &16) hence women tend to pursue areas where women have gender based skills and know-how such as food processing, clothing and hair dressing. Gender biases in the technical training sector tend to confine women to these areas. According to the ILO latest update cited by Stevenson & Onge (2005:14), if young women are encouraged to obtain higher levels of education, they will be better equipped to receive guidance, retraining, and re-direction in the pursuit of more productive and growth-oriented businesses.

4.7 Challenges in the market environment

Challenges encountered by entrepreneurs in the market (task) environment include failure to understand consumer behaviour, the threat of competitors, adapting and adjusting to changing actions of intermediaries and the bargaining power of suppliers.

4.7.1 Generic challenges in the market (task) environment

Generic challenges faced by entrepreneurs in the market (task) environment are summarised in Table 4.3 below after which a discussion of these challenges follows.

Table 4.3 Generic challenges in the market (task) environment

Type of environment	Type of challenge	Nature of challenge
Market (task)	Consumers	Understanding consumer behavior.
	Competitors	The threat of new entrants. The threat of substitute products. Rivalry within businesses. Competition from international businesses.
	Intermediaries	Continuously changing behaviour of intermediaries.
	Suppliers	Bargaining power of suppliers

Sources: Co et al. (2007: 30, 226, 241); Conradie & Fourie (2002:125) and Smit & Vivian (2001:23-5).

- **Understanding consumer behaviour.**

Consumers' tastes and preferences are constantly changing. Therefore, there is need for entrepreneurs to study the behaviour of consumers so as to be able to establish the determinants of consumer behaviour (Badenhorst et al., 2003:291-298; Co et al., 2007:124-125).

According to Ehlers & Lazenby (2004:92), businesses are confronted with the challenge of consumers who are educated and informed. Badenhorst et al. (2003:105) concur that educated consumers resist such things as misleading advertisements, unsafe products, profiteering and other objectionable trade policies and press for consumers' rights. These consumers' rights include the right to safety, the right to be informed, the right to freedom of choice and the right to be heard. Consumerism is a challenge that protects the consumer by exerting legal, moral,

economic and political pressure on entrepreneurs. Therefore, entrepreneurs must comply with any legislation pertaining to consumer rights.

- **The threat of competitors**

Entrepreneurs have to deal with competition from other businesses offering the same products and services and competing for the patronage of the same consumers. Competitors are one of the most important and potentially more threatening forces that a business confronts in the task environment. Therefore, entrepreneurs face the challenges of constantly scanning the environment, watching competitors' strategies, products and services they offer, pricing policies, advertising and quality assurance standards (Bates et al., 2005:105,359).

- **Challenges by intermediaries**

Badenhorst et al. (2003:92) define intermediaries as people or businesses involved in the transfer of products and services. Intermediaries play a decisive role in bridging the gap between the manufacturer and consumer. These include wholesalers and retailers, agents and brokers, representatives and, in townships, spaza shops. They also include bankers, asset managers, and insurance brokers who, from a financial perspective, are also involved in the transfer of products and services. Ehlers & Lazenby (2004:103) posit that the changing nature of intermediaries and distribution methods may bring challenges for entrepreneurs especially when the items can be bought on-line and delivered directly to the consumer. Purchasing on-line and direct deliveries can be done especially by big companies and this weakens the small entrepreneurs. Badenhorst et al. (2003:92) concur that the dynamic and ever changing nature of intermediaries makes decision making by entrepreneurs in respect of intermediaries difficult.

- **The threat by suppliers**

According to Badenhorst et al. (2003:88-92), every business, whether manufacturing, trading or contracting, depends on regular supplies of materials. Some businesses, especially SMEs, have challenges of unreliable suppliers who will fail to deliver quality raw materials at the right time, at

the right price, at the right place and in the right quantities. Failure by suppliers to deliver on time disrupts the operations of the business and negatively impacts on the profits, market share and competitive advantage of the business. Furthermore, entrepreneurs have a challenge of the bargaining power of suppliers. The challenges arise when suppliers' bargaining position becomes so strong that the supplier can raise the prices of supplies to the business. This action by suppliers increases the costs for the business, impacting negatively on the business profits.

What have been discussed are generic challenges in the market environment. The following section focuses on challenges that women entrepreneurs uniquely face in the market environment.

4.7.2 Unique challenges faced by women entrepreneurs in the market (task) environment

Unique challenges women entrepreneurs face in the market (task) environment emanate from customers, workers, suppliers, intermediaries, professional bodies and men entrepreneurs. According to Nieman et al. (2008:36), women entrepreneurs suffer from low credibility when dealing with various stakeholders associated with their firms, for example, customers, suppliers or bankers.

- **Unique challenges by customers**

Women entrepreneurs face the challenges of lack of acceptability by certain sections of the business community and particular clients make it difficult for women to run their businesses effectively. Women entrepreneurs are often not taken seriously in business but viewed as "part-timers" and less entrepreneurial than men (Co et al., 2007:308). Woldie & Ardesua (2004:84) concur that even in Nigeria finding clients is hard for women entrepreneurs as men are thought to have better a better management attitude than women. Nieman et al. (2008:35) assert that many of the difficulties women entrepreneurs experience stem from the fact that right from the onset, women are perceived as not having the same degree of credibility as male business owners. Women are not always granted the same esteem and competence conceded to businessmen. Women whose businesses are in the manufacturing, mining and construction

sectors usually considered male domains, encounter even greater constraints due to resistance and discrimination in the marketplace and society. As a result women lose self confidence to assert themselves. Women entrepreneurs end up regarding themselves as possessing personal characteristics unsuited to do business activities.

According to Chijoriga, Olomi & Nchimbi (2002:3), in a study conducted on "Factors affecting women entrepreneurs in the MSE sector in Tanzania", results revealed that in the course of doing business, women were sometimes seen by customers as assistants to men rather than managers and owners.

- **Unique challenges by workers**

Fielden et al. (2003:159) posit that in a study on "Factors inhibiting the economic growth of female owned small businesses in North West England", respondents explained that many men did not like working for female bosses or dealing with women in general, preferring male company instead. Woldie & Ardesua (2004:84) also point out that in Nigeria women entrepreneurs not only find employment of competent staff hard, but delegation of duties too.

- **Unique challenges by suppliers**

Fielden et al. (2003:9) further point out that women entrepreneurs who participated in the aforementioned study, mentioned that male sales representatives had a patronising attitude towards women. These male sales representatives were of the opinion that women should not be running businesses because they did not really know what they were doing. It had taken some female business owners several years to build amicable relationships with certain suppliers.

Nieman et al. (2008:36) state that women often also suffer from low credibility when dealing with various stakeholders associated with their businesses, such as suppliers. In developed countries such as UK and USA, women entrepreneurs are increasingly being accepted by men as equals in their entrepreneurial endeavours, making it easier for women's businesses to grow (Lerner et al.,

1997:318). In Bangladesh, male suppliers dominate the industry and they take advantage of women who are new in business and lack access to credit (Rashid, 2001:10).

- **Unique challenges by intermediaries**

Lack of access to capital markets has been regarded as among the most important resources denied to women (Van der Merwe, cited by Verwey, 2007:3090). Nieman et al. (2008:36) postulate that discriminatory impediments such as the attitudes of male lending officers in banks, makes it difficult for women entrepreneurs to access finance. The main reason why women are denied access to finance is lack of collateral.

Carr & Bowden (2002:27-28) agree and further point out that some managers demand the husband's signature even when the collateral is in the name of the woman. Sometimes women have to get approval from the husband to mortgage the assets even when the assets are in the women's names. Lack of credit history as a result of working in the informal sector may also lead to women being denied access to finance. Once a business is established, finance for expansion may be more difficult for women entrepreneurs to raise than for their male counterparts because of the greater difficulties that women face in penetrating formal financial networks. Some women also find it more difficult to get finance from banks because they lack information on how to secure a bank loan. According to Woldie & Ardesua (2004:83-4), bank managers are also more reluctant to lend money to businesswomen because they do not trust that women are serious about being in business.

Helm (2005:4) sums up by saying that the barriers that women entrepreneurs face stem from the rigidity to respect women as equals, patriarchy and stereotyped gender roles (for example, denial of financial assistance without a male guarantor).

- (a) Unique challenges by intermediaries in developed countries**

According to Welter (2004:212), national policies for female entrepreneurs differ across Europe, reflecting country traditions and societal attitudes towards working women. While support for

female entrepreneurs has a long tradition in Northern European countries, the German government only recently started paying attention to the area of women entrepreneurship. Women entrepreneurs in Germany face particular challenges with acquiring and mobilising external resources. They have had less chance than most men to start-up and run successful businesses. Women entrepreneurs also face gender discrimination when it comes to applying for funds and discrimination from support providers, customers or employees. Until the early 1970s in Germany, legal regulations were that married women needed their husbands' signatures on labour contracts to become valid. A married woman also needed her husband to countersign a woman's bank account application. German society still defines women mainly through the roles connected to family and household responsibilities. Societal values implicitly view women entrepreneurs as less desirable which in turn affects self perceptions and individual attitudes of potential women entrepreneurs (Holst, cited by Welter, 2004:216).

According to Fielden et al. (2003:159), in Australia, women entrepreneurs face challenges such as lack of finance due to discriminatory impediments such as the attitudes of male lending officers. Gender stereotypes are also said to be a significant challenge facing women in business. Many women believe that the perceived non-acceptance by certain sectors of the business community make it difficult for women to run businesses effectively.

(b) Unique challenges by intermediaries in developing countries

Whilst efforts are made to enable men and women entrepreneurs to participate in entrepreneurial activities, women still face financial challenges.

According to Khumalo (2008:25- 26, 52 &58), women entrepreneurs in Swaziland have difficulties in accessing bank loans because they do not have collateral. Women's lack of collateral in Swaziland is attributable to the fact that historically men were the sole owners of the means of production, including land. Women were awarded usufructuary rights to the land to enable them to feed their families. Lack of collateral has made it difficult for women to unlock financial

support from financial institutions. This partly explains why most women utilise personal savings and funds borrowed from friends and relatives to start their businesses.

Khumalo (2008:25-26, 52 & 58) further states that the Government of Swaziland is currently redressing acts of discrimination, particularly against women. Section 19(1) of the Constitution of the Kingdom of Swaziland provides that a person has the right to own property either alone or in association with others. The recently implemented Constitution of the Kingdom of Swaziland stipulates that government shall provide facilities and opportunities necessary to enhance the welfare of women to enable women to realise their full potential and advancement. Also, in an effort to counter the problem of collateral, the Swaziland Government introduced the Small Scale Loan Guarantee Fund. This fund is meant to encourage participating financial institutions, for example, local development finance institutions and commercial banks, to increase lending to SMEs in Swaziland by reducing financial risks to be taken by those institutions. Despite the fact that the Constitution of the Kingdom of Swaziland permits women to independently own land, including Swazi Nation Land, women in civil marriages or married in community of property have to obtain consent from their husbands to access loans, which is another challenge.

Women entrepreneurs in Ethiopia are no exception to financial challenges faced by women entrepreneurs in other developing countries. Stevenson & Onge (2005:11-12 & 16) write that women entrepreneurs in Ethiopia have difficulties in accessing funds from banks because of failure to meet the banks' rigid requirements for collateral guarantees. Women entrepreneurs lack property ownership rights and consequently are unable to offer collateral required to access bank loans. Ethiopian women have limited ability to build cash reserves in their small businesses. Therefore, the tendency by Ethiopian women entrepreneurs is to start small with money borrowed from family and friends and remain at that level. However, the Ethiopian government has put measures in place to assist women entrepreneurs secure funds.

Stevenson & Onge (2005:16) also point out that while the predominant image is of the poor Ethiopian woman entrepreneur, there are other women entrepreneurs with higher levels of education, previous work experience, and better economic circumstances, who have access to

financial and other resources needed to start and grow large businesses. Members of the Ethiopian Women Exporters' Forum (EWEF) are illustrative of this group. However, even members of the (EWEF) complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees which they often cannot meet. Woldie & Ardesua (2004:83-4) inform that securing bank loans by women entrepreneurs in Nigeria is also difficult. The attitude of major financial institutions and investors towards women entrepreneurs is negative.

The South African government, like other governments in developing countries, is trying to assist women entrepreneurs to access funds. According to Mapetla (2008:4), the Black Economic Empowerment legislation in South Africa has attempted to balance the economic playing field by creating an enabling environment for women to access funds to start their own businesses. This move has brought many more women into the economic mainstream than ever before. In Botswana the government awards grants under the Financial Assistance Policy (FAP) that was introduced in 1982. The government of Botswana, in an effort to encourage women entrepreneurship, awards a large proportion of the FAP Grants to Botswana women in small, medium and large businesses (Bonu as cited by Khumalo, 1992:92-95).

- **Unique networking challenges**

According to Wirth (2001:127), even when women overcome the initial challenges in their careers and secure training and job assignments leading to advancement, women are often prevented from reaching higher levels of responsibility by mostly male networking, which is particularly powerful at higher levels. Networking arrangements provide invaluable information, visibility and support. When more senior positions become vacant, the "network" typically suggests suitable candidates drawn from its own circles and who are practically always men. Wirth (2001:127) further points out that an example of an "old boy" or "school tie" networks often linked to prestigious or exclusive educational institutions was reported in a survey in the United Kingdom. Welter (2004:214) points out that even in Germany some women entrepreneurs face gender specific deficits in their networking contacts. There is limited outreach and diversity

of women entrepreneurs' networks. McElwee & Al-Riyami (2003:346) concur that in Oman, there is lack of network of businesswomen in similar fields of businesses to exchange information, discuss issues and seek advice on common topics all of which is vital for business success.

- **Unique challenges women entrepreneurs face from men entrepreneurs**

In this section the focus is on challenges women entrepreneurs face as a result of lack of acceptance by men entrepreneurs.

(a) In developed countries

Women entrepreneurs face challenges created by some men entrepreneurs as a result of lack of respect from the male business community, social discrimination, social conditioning and sexual stereotyping (Co et al., 2007:308). Fielden et al. (2003:159) inform that in a study conducted on "Factors that inhibit women entrepreneurship in North West England", results indicated that women entrepreneurs in North West England faced unique challenges that include; overall negative attitudes towards women entrepreneurs especially by men entrepreneurs, lack of confidence, and patronising attitudes from male dominated staff course attendees. In Australia women entrepreneurs too face challenges of a discriminatory nature, where gender stereotypes are also said to be prevalent.

(b) In developing countries

Helm (2005:63) writes that in South Africa too, some men do not accept women entrepreneurs as professional business women. South African men still hold perceptions of the woman's traditional role as housewife. The same author further states that women entrepreneurs themselves must review their perceptions regarding their professional roles and accept themselves as competent professional women. South African women need to become more conscious to social bias and stereotypes existing in the business world, as men still dominate the business arena.

Some men entrepreneurs in Nigeria do not see women as entrepreneurs but see women as “women” according to Woldie & Ardesua (2004:83-85). In Nigeria men want to maintain their ego. There is the old boy’s network and men are prejudiced against women. Men feel it is a must for them to handle big jobs. Women are supposed to be looking after the children. Men have more business opportunities than women. The same authors, however, say that it is not all men who perceive women like that in Nigeria. Some men entrepreneurs agree that there are some women who have the potential to make it in business.

4.8 Generic challenges in the macro environment

The macro environmental challenges that are covered in this study are challenges from the political, economic, socio-cultural and legal sub-environments. According to Themba & Chamme cited by Nieman et al. (2008:167), these sub-environments have enduring influences on the development of entrepreneurship. Table 4.4 provides a summary of these generic political, economic, socio-cultural and legal challenges.

Table 4.4 Generic challenges in the macro environment

Type of environment	Type of challenge	Nature of the challenge
Macro	Political	Political instability.
	Economic	Recession. Inflation. Government fiscal and monetary policies.
	Socio-cultural	Demographic challenges. Challenges caused by the HIV/AIDS pandemic. Lack of business support services.
	Legal	Lack of knowledge about legal requirements for establishing and operating a business. Challenge to comply with legislation. Regulatory challenges.

Sources: Nieman et al. (2008:37); Abbott et al. (2005:89); ILO latest update (2004:39); Co et al.(2007:308-9); Carr & Bowden (2002:29); Still & Timms (2000:274); Wirth (2001:61); Khumalo (2008:25-8); Verwey (2007:3090); Stevenson & Onge (2005:14); Fielden et al. (2003:159); Welter (2004:212); Woldie & Ardesua (2004:83-84); Makombe (2006:41); Jalbert (2000:27); Badenhorst et al, (2003:2); Richardson et al. (2008:28).

4.8.1 Generic political challenges

It is Verwey's (2007:3090) view that "the political environment of a country acts like a cushion of air within which businesses and other institutions float and breathe. Whereas a stable political environment provides a coat of protection to businesses allowing them to swim, breathe and grow, an unstable political environment batters businesses, shaking the life out of them and suffocating most of them to death." Ehlers & Lazenby (2004:89) concur that political decisions by government can have a positive or negative influence in the operation of businesses. Therefore, the main generic political challenge faced by entrepreneurs is political instability.

4.8.1.1 Unique political challenges

Women do not share an equal voice with men in business associations, economic development and planning groups. Women are under-represented or non-represented on a wide range of important decision making bodies, such as business associations and in the formulation of financial and monetary policies. This may mean that women's views and interests are not necessarily represented in lobbying efforts to governments and bureaucracies charged with enacting appropriate procedures and plans. Large companies and men can more easily influence policy while women cannot. Women's lack of access to information also limits their knowledgeable input into policy. This then makes it difficult for women entrepreneurs to air their concerns (Carr & Bowden., 2002:30).

4.8.2 Generic and unique economic challenges

Generic economic challenges faced by entrepreneurs include recession, inflation, and compliance with government monetary and fiscal policies. According to Bates et al. (2005:116) in phases of recession, economic activity reaches a low point, productivity is reduced, the disposable income of consumers is less and consumers buy less. When consumers buy less, the growth of businesses is slowed down, halted or reversed. Inflation, like economic growth, is a variable that creates challenges and affects decisions made by entrepreneurs. Inflation

depresses the economy because the power of the currency and the purchasing power of consumers decrease as inflation rises. Inflation increases costs for exporting industries and also local industries competing against imported goods. When a country's inflation rate is higher than that of its major trading partners and international competitors, there is a reduction in its international competitiveness which affects the exchange rate (Badenhorst et al., 2003:100-101; Bates et al., 2005:114).

Badenhorst et al. (2003:99-100-1) further point out that the monetary and fiscal policies adopted by governments create challenges for entrepreneurs. The monetary policy affects the money supply, interest rates and the strength of the currency. High interest rates result in the high cost of credit and a subsequent decline in consumer spending and fixed investment. The government's fiscal policy on the other hand affects both businesses and consumers through taxation and tax reforms. A low economic growth rate caused by government's economic policies creates challenges for businesses. A low economic growth rate, usually one that is below the population growth rate, usually lowers the people's standard of living. When a country's standard of living is declining, consumers will experience a drop in their purchasing power, which in turn, gives rise to changes in spending behavior as well as changes in the type of products or services purchased. However some countries in both developed and developing countries have shown increased GDP despite the economic recession. These development indicators are shown in Table 4.5.

Table 4.5 World Bank Development Indicators-2009 GDP for selected countries

Ranking	Economy	Millions US\$
1	USA	14 119 000
2	Japan	5 068 996
3	China	4 985 461
4	Germany	3 330 032
5	France	2 649 390
6	UK	2 174 530
7	Italy	2 112 780
8	Brazil	1 573 409
44	Nigeria	173 004
50	Algeria	140 577
61	Angola	75 493

Source: Ezekwesili (2009)

Unique economic challenges faced by women entrepreneurs are similar to economic challenges discussed in Section 4.3.

4.8.3 Generic socio-cultural challenges

The environmental variable that is probably most subject to the influence of other variables and the economy is the socio-cultural dimension of a nation, according to Badenhorst et al. (2003:102). All businesses are challenged by threats arising from changes in demographic variables, the rise in HIV/AIDS pandemic, and lack of support services. A change in any one of the demographic variables ultimately affects the business profits and revenue.

The AIDS scourge is a social challenge that is affecting businesses. Businesses have to deal with a workforce that is largely infected by HIV/AIDS, and where a business could lose key personnel (Badenhorst et al., 2003:102). Co et al. (2007:63) alludes to the views that the pandemic has a serious impact on the economy. A sick population means fewer productive workdays, and lower productivity, hospitalisation and replacement of workers at high costs. All businesses are at risk and could lose profits and valuable employees with high level skills. The influence of this pandemic on small businesses is greater than on big businesses as small businesses are dependent on the skills and the contribution of the entrepreneur and the small staff for economic growth. In a small business with a few employees, the loss of one worker can negatively influence the success of the business. Chiduku (2008:2) postulate that AIDS is taking its toll on the economically active population and has a profound impact on workers and their families, businesses and the national economy. The loss of workers due to AIDS related illnesses or the demand for care and support services have resulted in serious decline in productivity and loss of earnings. The loss of young adults in their most productive years affects overall economic output.

4.8.3.1 Unique socio-cultural challenges

The historical socio-cultural challenges discussed in Chapter 2, Section 2.2.4 that women experience in education and work, re-surface when women are entrepreneurs. These include discrimination, gender role stereotyping, the dual nature of women's responsibilities and

additionally, women entrepreneurs' negative self perceptions. While women are active in SMEs, they face particular problems and challenges in developing their businesses. In addition to all these challenges faced by all SMEs, it is commonly asserted that women face gender bias in the socio-economic environment in which they operate. Gender has an impact upon women's business activities in that, invariably, women often have fewer of their own resources and/or poorer access to resources than men, and they have less control over their own time, labour and mobility, and less access to formal education and skills training. The same labour market, where women are denied managerial positions, is the same market where women entrepreneurs have to operate, and they too experience discrimination in many forms (Richardson et al., 2008:28).

(a) Discrimination

- **Developed countries**

In developed countries, the concept of gender roles has undergone a major shift. There are support services that enable women to engage in entrepreneurial activities as discussed in Section 2.4.2.2 (Cant, Brink & Brijball, 2006:95).

- **Developing countries**

Socio-cultural challenges such as discrimination seem to be more prevalent in developing than in developed countries. By leaving the workplace, women expected to experience a more autonomous and accommodating business environment. However, in business where they have opted to be, women entrepreneurs continue to face discrimination as pointed out by Coulter (2000:114). According to McElwee & Al-Riyami (2003:345), in Oman, there are many women doing business that had to register their businesses using the father, brother, husband or male relative and could not register in their own names.

South Africa's business world is still male dominated. Social biases and stereotypes still exist in its business environment and work against women thus undermining Government's Affirmative Action (Helm (2005:63). According to Ntsika (in Verwey, 2007:3086), historically, the more

“lucrative” sectors seem to have been reserved for the entrepreneurial men especially in manufacturing and construction, hence the reason why most women entrepreneurs in South Africa are mainly involved in the informal sector.

Makombe (2006:6) posits that interventions for transforming the status of women both within and outside their homes, have been one of the major pre-occupations of development practitioners in Tanzania since the mid 1970s. A number of strategies have been formulated over time, for example, raising women’s status through education, training, access to health and family planning services as well as access to legal counseling. There have also been involvement and participation of women in microfinance programmes to assist micro and small business owners. Tanzania has participated in all world conferences on women from 1975. During the Beijing Conference in 1995 Tanzania signed the Platform of Action that recommended full and equal participation of women in sustainable development. Despite these positive developments and Tanzania’s commitment to eradicate all forms of discrimination against women, the disadvantaged position of women is still very much a reality in Tanzania. The disadvantaged position of women is in direct contrast to the important economic role women play in economic development.

Another challenge that women entrepreneurs face is gender role stereotyping.

(b) Gender role stereotyping

According to Still & Timms (2000:276), while some of the challenges impact on both men and women, they have particular connotations for women, given women’s need to accommodate work and family and to overcome long standing gender stereotypes. Ehigie & Umoren (2003:78) concur that by tradition in some cultures in Nigeria, women are expected to manage the family and “be submissive to their husbands”. Gender divide exists in Nigeria, hence aspiring Nigerian women entrepreneurs feel obstructed by the gender divide. This is due to basic inequalities in women’s legal status, access to institutions and cultural biases. Despite these challenges,

women entrepreneurs have been able to create their own businesses but there are some parts where women are prohibited (Woldie & Ardesua, 2004:79).

Stevenson & Onge (2005:11-12 and 16) posit that Ethiopian women are described as functioning within a "male dominated, patriarchal and tradition-oriented society". The socio-cultural dynamics within the domestic and social spheres determine the status of women and the different participation of men and women in public spheres. However, the government has crafted a policy meant to alleviate the plight of Ethiopian women. To implement the policy, the government appointed an office for Women in the Prime Minister's Office and established a Women's Affairs Department in all government departments. The role of these Women's Departments was, among other things, to create favourable conditions for effective implementation of the policies of women's affairs issued by the government, closely monitor their implementation and assess whether policies and development plans issued by the government safeguard the benefits of women. In spite of policies and measures to improve the situation of women in society, gendered attitudes continue to be inculcated in the education and communication media in Ethiopia.

In Botswana, women entrepreneurs are given very few roles to play in the economic activities of the country. In Botswana, the basis of inequality lies in that women have always been disadvantaged by cultural beliefs. In most cases women are in the rural areas executing the social responsibilities such as subsistence farming, taking care of children, the elderly and the sick including men (Chinyepi, 2006:5).

Contrary to the negative scenario portrayed of some developing countries, the situation in Ghana is different. Ghana is an example of a developing country where women entrepreneurs are supported as entrepreneurs. According to Chamlee-Wright (2002:979), women form a robust entrepreneurial class. The culture in Ghana is such that even though women are subordinate to men, women are still supported as entrepreneurs. Ghanaian women acquire individually owned property and this helps women entrepreneurs to avoid male dominance in the lineage system of property. As was exposed in Chapter 2, Section 2.4.2.2, one of the biggest

challenges women as individuals and as workers face is the dual nature of women's role as mother and worker. This challenge is examined in the next section.

(c) Balancing home and business responsibilities

According to Winn (2004:147), women who might have left companies thinking that independent business ownership is the answer to the 'dual role' conflict are often surprised when they find out that this is not so. While it is permissible to miss a day at the office to attend to family problems, small businesses have less slack than large companies and small business owners have less independence than their employees. Owners of new businesses find that they have more constraints and less flexibility than they anticipated in the planning stages of their businesses. Work and home conflict is evident even for women who do not have children. Owning a business disrupts family life. While for men marital status does not appear to affect their decisions to start their own enterprises, for women, family structures have a different impact on their abilities to focus on running businesses.

According to Sinha (2005:2), traditional gender role expectations and patriarchal attitudes in many developing countries make it even more difficult for women to relieve themselves of family responsibilities.

Chijoriga et al. (2002:3) concur and also point out that even in business women entrepreneurs face the challenge of balancing family and business responsibilities. Women are sometimes forced to start work on the business very late and stop early because women are expected to take far more responsibilities in the household than their spouses. Even during maternity leave, the businesses owned by women suffer because women remain without adequate management. Sometimes these businesses have to be closed down and this affects the clientele. Still & Timms (2000:277) concur that although both men and women in small business suffer from time poverty, women have more complex and acute demands on their time because of the women's multiple social roles. Family issues and child care constitute considerable challenges to women in small businesses.

This challenge is sometimes exacerbated by lack of support services, which is what is discussed next.

(d) Lack of support services

This “double burden” or role conflict can be temporarily relieved if the business woman hires a maid or is assisted by her extended family. Still these business women remain responsible for the work and behaviour of the substitutes and are blamed by society for any deficiencies in the results of the substitute’s work, for an example, an untidy home and unruly or delinquent children. Few businessmen, unless they are single fathers, carry such responsibilities. The time taken up and the emotional burden created by these dual role responsibilities often interferes directly or indirectly with women’s business activities in ways that do not apply to the majority of men (Carr & Bowden, 2002:34). Business associations rarely schedule meetings with this in mind, and few business conferences or trade fairs provide childcare in order to facilitate the participation of businesswomen. Sometimes, lack of child care facilities and the expense involved create a lot of challenges for women entrepreneurs (Christodoulou, 2005:59).

According to Kardam (2005:3), traditions, customs and social norms can constrain women’s activities directly by not allowing women to start their own businesses and by refusing women jobs outside the home. All these factors lead to an exclusion of women from entrepreneurial activities that are often the first step towards independence, self-esteem and liberty of choice.

The sections that follow examine whether the challenge of lack of support services has the same impact on women entrepreneurs in developed and developing countries.

- **Developed countries**

As explained in Chapter 2, Section 2.2.4.2 milestones have been reached especially in developed countries to alleviate women of the responsibilities associated with the “double shift”. Efforts are being made by governments in different countries to assist women. For example in the UK, the government initiated a scheme known as the working family tax credit (WFTC). This scheme

targets those on low and middle level incomes and allows them to keep more of what they earn by providing a means tested benefit to help with child care costs.

However, the system appears to be failing in two ways. Firstly, the intended beneficiaries are ignorant of the existence of this scheme. Secondly, the scheme is open to abuse due to loopholes in its administration.

According to Wirth (2001:49), many women have increasingly been delaying marriage and childbearing because of the need to advance their education, and the need to gain work experience and move a few notches up the managerial ladder.

Fielden et al. (2003:160) point out that work and family programmes in developed countries are tailored to suit the needs of both the employees and the businesses, and can be worked out between management and workers. These include flexible working hours (maternity, paternity, parental, career breaks) and short-term leave for family emergencies. Some women offer to work part-time so that they can spend more time with their families. Assistance with childcare and care for the elderly is given which involves, sponsoring places in community centers, referral information services, and workplace crèches and offering breastfeeding rooms. Mothers with children of school going age, get help from friends, grandparents and other family members who look after their children during and after school, and during the school holidays. Parents also have access to homework clubs. Partners too, provide a high level of emotional support. Sinha (2005:19) concurs that many business conferences, particularly in developed countries, provide "spouse" programmes in order to accommodate the needs of businessmen to bring along their "non-working" wives. In Northern Europe, countries reflect an egalitarian-individualistic principle in the labour market and family policies. In Sweden, full-time child care is the rule (Welter, 2004:215).

- **Developing countries**

Women's businesses in developing countries are adversely affected by the multiplicity of roles especially the reproductive role which is considered the women's primary responsibility

(Khumalo, 2008: 30-33, 43). Khumalo (2008: 30-33, 43) further points out that owing to gender division of labour and the reproductive role which is a woman's prerogative serve in traditional societies, women entrepreneurs devote less time to their businesses. Also, the high incidence of HIV/AIDS has increased the work load for women. With regard to community service, some women have been tasked with the responsibility of providing home based care services to families affected by the HIV/AIDS pandemic. Women entrepreneurs therefore have less time to devote to their entrepreneurial activities. However, women entrepreneurs from affluent homes utilise technology such as washing machines and dishwashers and also engage the services of domestic workers to lessen the burden of household chores.

Woldie & Ardesua (2004:83-84) postulate that Nigeria is still a highly patriarchal society where women are expected to carry out their traditional duties of cooking, cleaning and bringing up children even if women are involved in business. Very few men assist with household chores. The expectation of a business career, combined with the traditional responsibility of women for looking after home and family are extremely difficult for most business women. The traditional woman often faces a conflict since the qualities that make a woman acceptable in traditional terms can undermine women's self confidence and the women's ability to assert themselves, to assume responsibility and to succeed in a career in business.

Women entrepreneurs in Tanzania face similar challenges. At the household level women carry a heavier workload in production and reproduction than their men folk, but lack access to and control of resources as well as rights in decision making processes (Makombe, 2006:29). Rutashobya cited by Makombe (2006:7) alludes to the views that women's multiple roles as a constraint appear to be quite significant, because the gendered division of labour in Tanzanian households appears to be non-negotiable despite income contribution to the household by women or despite property owned by women. In Ethiopia women entrepreneurs too face the "double burden". With an average of six children, women entrepreneurs are responsible for assuming the domestic responsibilities of food preparation and child care, while at the same time carrying on their business activities to earn enough income to cover the basic necessities of

life. Therefore, women's lack of mobility (due to their large families and household responsibilities) coupled with their lack of ability to secure proper operating premises means that women entrepreneurs in Ethiopia are often home based and this prevents them from seeking out more information on better economic opportunities and business assistance (Stevenson & Onge, 2005:12).

- **Negative self perceptions**

According to Makombe (2006:42), and Co et al. (2007:308), some women entrepreneurs are deficient of these desirable entrepreneurial characteristics. Some women entrepreneurs suffer from low self confidence, low achievement motivation, low future orientation and passive orientation. Kibera and Kibera cited by Makombe (2006:41) assert that socio-cultural and traditional values and prejudices are said to have seriously affected women entrepreneurs' traits. Early conditioning has affected women's level of self confidence, achievement motivation and the ability to take risks. Women have been conditioned from a very early stage that they will be wives and mothers only, their place is in the kitchen and that they should be subordinate to men. Due to these socio-cultural constraints, some women entrepreneurs are said to give only secondary importance to entrepreneurial activity.

Nieman et al. (2008:36) concur that women entrepreneurs lack basic life skills such as self-confidence, assertiveness, self-motivation, achievement orientation, reliability and communication skills to the virtual absence of mentorship opportunities.

4.8.4 Generic legal challenges

According to Badenhorst et al. (2003:112), the government affects the business in a regulating capacity. Some of these laws are mostly restrictive and these laws tend to reduce the potential profits of businesses. Bates et al. (2005:82-83) agree that laws and regulations are often not in favour of small businesses. These challenges include obtaining a business license, the fees for doing business, the payment of direct and indirect tax, protecting the employees as well as securing and protecting the assets of the business. Nieman et al. (2008:111) and Co et al.

(2007:109) also point out that entrepreneurs face the challenge of compliance with environmental laws which require them to limit any harmful effects on the community.

4.8.4.1 Unique legal challenges

Makombe (2006:29) propounds that laws that impede women's access to and their control over key resources either intentionally or unintentionally exist, hence the passing of the UN Convention to eliminate all forms of discrimination against women. However, despite efforts to improve the position of women, women's subordinate position characterised by oppressive gender relations is still prevalent.

Whilst there has been progress with respect to the legal and institutional environment for female entrepreneurs in Germany, several policy related factors still might restrict women's willingness to enter entrepreneurship (Welter, 2004:216).

In Africa, in particular, according to Ndiaye (2001:3), women entrepreneurs are contained in their efforts to create micro enterprises and move into the ranks of small and medium sized enterprises. This is due to basic inequalities in their legal status, access to institutions and cultural biases and traditions. Cultural change is particularly hard to accept as it normally takes generations to achieve. Cultural and religious environments are not conducive to women's independence.

According to the World Bank Report cited by Woldie & Ardesua (2004:79), laws relating to women reflect societal attitudes that affect women's rights. Women's ignorance also puts them in a disadvantaged position. Due to inadequate education and training, women do not know the laws and policies affecting women's economic status and women are hardly aware of their rights. Zwede and Associates as quoted by Richardson et al. (2008:41-42) posit that women in Tanzania face indirect problems related to business legislation despite Tanzania having adopted the new Gender Policy in 2000. Some of the most burdensome legislation concerns sectors in which women's businesses prevail, for example, legislation surrounding the food industry. Women entrepreneurs find it difficult to negotiate in a culture of bureaucracy, corruption and

unfriendly regulations. Laws and policies which are supposed to be equitable to women and men in reality discriminate against women as the laws do not recognise and take into account the different circumstances and needs of men and women. The laws and policies in Tanzania are frequently based implicitly on the male entrepreneur and his needs, thereby reinforcing prevailing inequalities and discrimination that work against women. Women entrepreneurs need to compete in an aggressive business environment. Inequality in rights and entitlements, whether economic, civil or family are a powerful source of discrimination against women. These inequalities may curtail women's ability to engage in gainful activities and may constitute a serious disincentive to women's economic participation.

4.9 Summary

Chapter 4 has revealed that there is a high incidence of women entrepreneurs in both developed and developing countries. Both men and women entrepreneurs are motivated by pull and /or push factors to start their businesses. However, motivating factors for entrepreneurs in developed countries may differ from those in developing countries. More necessity driven entrepreneurs exist in developing than in developed countries.

There are also differences in the way men and women entrepreneurs start and operate their businesses. Even if differences in operations exist, both men and women entrepreneurs in developed and developing countries face generic challenges in the micro, market (task) and macro environments. Generic micro challenges are managerial, financial and marketing related. Generic market (task) environmental challenges emanate from customers, workers, suppliers, intermediaries, professional bodies and men entrepreneurs. In the macro environment, generic challenges are of a political, economic, socio-cultural and legal nature. What is significant is that in these different environments, besides generic challenges, women entrepreneurs face unique challenges.

Of importance also is that the forms of discrimination against women that were highlighted in Chapter 2—that is, discrimination of girls and women from the home, in education and at the workplace; are similar forms of discrimination that women are still faced with even in their own

businesses. According to Kardam (2005:3), even though creating legal and economic institutions that are favourable to women's empowerment is extremely important, and even though short term measures to level the playing field are also necessary, male domination is being ignored and skirted around and yet it is the root cause of challenges faced by women entrepreneurs. Culture, traditions and religion are being used by male elites to justify the perpetuation of inequalities.

The facts that have been presented about the unique challenges faced by women entrepreneurs in the three sub-environments are indicative of an entrepreneurial environment that is not as enabling to women as it is to men. Nieman et al. (2008:34) sum up the whole situation by arguing that, although the woman entrepreneur has made her mark in the employment sector, one cannot help but ask how a woman can be a successful entrepreneur if she is overworked in the home, or uneducated or untrained, or unexposed to markets, or cut off from financial resources, or just generally discriminated against in a male dominated society.

While women entrepreneurs may be facing challenges in their businesses, it is imperative that measures that have been taken by governments in different countries to alleviate some of these challenges be acknowledged. Most governments in various countries, as has been shown, have come up with different policies to try and level the entrepreneurial field for both men and women entrepreneurs. Governments in both developed and developing countries have also come up with legislation to motivate and sustain entrepreneurship, particularly for the previously disadvantaged women. However, more still needs to be done in developing countries. Chapter 5 focuses on challenges faced by Zimbabwean entrepreneurs generally, and women entrepreneurs specifically.

CHAPTER 5

CHALLENGES ZIMBABWEAN ENTREPRENEURS FACE

5.1 Introduction

This chapter gives an analysis of the Zimbabwean business environment. According to Badenhorst et al. (2003:85) the business environment is all the factors or variables both inside and outside the business which may influence the continued and successful existence of the business.

In this regard, the analysis of the Zimbabwean business environment will indicate the factors that have an impact on businesses generally, and on businesses run by women specifically. The emphasis in this chapter is on the constraints posed by the external environment.

The PESTLE model is used to analyse the external Zimbabwean business environment. According to Badenhorst et al. (2006:95) PESTLE stands for political, economic, socio-cultural, technological, legal and ecological variables. The analysis of the external Zimbabwean business environment is however, restricted to the use of PESL (political, economic, socio-cultural and legal) variables, because technological and ecological issues were regarded as not really relevant to the topic. The structure of this chapter privileges pieces of information relating to location, population, major industries and the status of SMEs in Zimbabwe. This information will be provided first in order to give the background of the country in which the study is conducted. Immediately after, is the analysis of the economic sub-environment. This is followed by the analyses of the political, socio-cultural and legal sub-environments. In the analysis of all the sub-environments, the overview of historical and current situations is given and the impact of these sub-environments on businesses is examined. This arrangement provides contextual information that sheds light on the Zimbabwean nation after independence and prior to the immediate period leading to economic, political, socio-cultural and legal challenges in which the nation was enmeshed in the last 10 to 15 years. A comparison, where applicable, of the Zimbabwean economic, political, socio-cultural and legal environments with those of other countries in the same period, is made. The aim of the

comparison is to show how Zimbabwean entrepreneurs compare with their counterparts in other countries.

5.2 Background information of Zimbabwe

The background information on Zimbabwe focuses on the location and population, major businesses and SMEs, and the status of SMEs.

5.2.1 Location and population

Zimbabwe lies north of the Tropic of Capricorn between the Limpopo and Zambezi rivers. The country is landlocked, bordered by Mozambique to the east, South Africa to the south, Botswana to the west, and Zambia to the north and northwest (Zimbabwe Demographic and Health Survey (ZDHS), 2005-06:1). The map of Zimbabwe is provided in Appendix B.

The country is populated by 11 631 657 people; that is, according to figures of the last Zimbabwean census that was conducted in 2002. No current information is available because the census in Zimbabwe is conducted every 10 years: the next census will be carried out in 2012. And, based on the 2002 figures provided by the CSO (2002:1), the total population size comprises 5 634 180 males (48 percent) and 5 997 477 females (52 percent). These figures may be lower now with the migration of people to other countries (Kwaramba & Makochekanwa, 2009:9).

Big businesses and Small and Medium Enterprises (SMEs) are part of what makes up the Zimbabwean economy.

5.2.2 Big businesses

The Zimbabwean economy is diversified but the economy is biased towards agriculture and mining, which are the country's major foreign-currency earning sectors. Besides mineral processing, major industries include food processing, construction, chemicals, textiles, and wood and furniture (ZDHS, 2005-06:1).

Table 5.1 shows the different sectors which make up the Zimbabwean economy and their contribution to the GDP in 2009.

Table 5.1 Contribution to the GDP by different sectors in the Zimbabwean economy in 2009

Industry	2009 US\$	Contribution %
Agriculture	873 349 000	15.5
Mining	227 216 000	4.9
Manufacturing	825 538 000	14.7
Electricity and water	275 789 000	4.9
Construction	32 624 000	0.6
Finance and Insurance	221 991 000	3.9
Real Estate	109 986 000	2.0
Tourism	615 837 000	11.0
Transport and communication	853 796 000	15.2
Public administration	222 609 000	4.0
Education	163 751 000	2.9
Health	70 137 000	1.2
Domestic services	103 118 000	1.8
Other services	241 075 000	4.3
GDP at market prices	5 623 217 000	100.0

Source: *Zimbabwe Parliamentary Debates (2010c:1150)*.

Figures in Table 5.1 show a weak performance by the Zimbabwean economy in 2009 considering the strong economy that Besada & Moyo (2008:1-2) report Zimbabwe to have been in 1980. Agriculture, used to be the backbone of the Zimbabwean economy (Kwaramba & Makochehanwa, 2009:12). Therefore a 15.5 percent contribution by agriculture would be considered low of a country once regarded as the bread basket of Southern Africa (Kwaramba & Makochehanwa 2009:1). Furthermore, mining has always been one of Zimbabwe's biggest foreign currency earner (ZDHS, 2005-06:1). From a similar perspective, a contribution of 4.9 percent to the GDP would be regarded as too low. The same could be said of manufacturing which according to Bloch (2010a:1), was Zimbabwe's second largest employer after agriculture. However, according to Biti cited in the Zimbabwe Parliamentary Debates (2010c:1150), the contribution by these sectors to the GDP was beginning to show an increase

compared to what Zimbabwe had gone through prior to 2009. Mr. Tendai Biti is the Zimbabwean Minister of Finance.

5.2.3 SMEs status

Makombe (2006:44) and STERP (2009:57) posit that entrepreneurship is widely recognised as a major factor in economic development and growth of nations since SMEs provide practical solutions to challenges such as poverty and declining household incomes. According to Chiduku (2008:4), in Zimbabwe the SME sector is now larger than mainstream businesses and analysts are predicting a continuity of this trend. The expansion of the SMEs sector may be attributed to the increase in unemployment rate, which at January 2009 stood at 94 percent (Kwaramba & Makochekanwa, 2009:9).

In recognition of the importance of the SME sector, the Zimbabwean Government set up the Ministry of Small and Medium Enterprises in 2002 to provide support to SMEs. Support services provided to SMEs range from policy initiatives, technical capacity building and financing. When funds are available, the Government disburses the funds through the Small Enterprises Development Corporation (SEDCO) (Chiduku, 2008:4). Men and women entrepreneurs have equal access to funds as long as they have collateral. Masekesa as quoted by Anon, (2010:8) informs that women have a problem of collateral that banks require before funds can be released. Nonetheless, just like other developed and developing countries, Zimbabwe has seen an increase in the number of women entrepreneurs.

In Zimbabwe, women entrepreneurs are mostly found in the services sector. The businesses the women entrepreneurs operate in the services sector include food outlets, professional services (for example-dental services), hair and beauty salons, commodity broking, clothing, hardware, accommodation, cleaning, entertainment and transport services. Some women entrepreneurs have also ventured into commercial agriculture, mining, manufacturing, retail, wholesale and construction. Men entrepreneurs are mainly found in engineering, manufacturing, small scale mining, furniture making and construction (Sikwila, 2010).

Having given the background information on Zimbabwe, the analysis of the external environment comes next.

5.3 Analysis of the external environment

One of the main characteristics of the business environment is that the environmental factors are interrelated (Badenhorst et al., 2003:88). A change in one factor may cause a change in other factors. It is from this position that the inter-relationships and the challenges of the economic, political, socio-cultural and legal sub-environments of the Zimbabwean external environment are discussed.

5.3.1 The economic environment

In this section, the historical and current economic environment of Zimbabwe are presented.

5.3.1.1 The historical economic environment

Zimbabwe is a country once endowed with natural resources, including 8.6 million hectares of potentially arable land and more than 5 million hectares of forests, national parks, and wildlife estates (ZDHS, 2005-6:1). Besada & Moyo (2008:1-2) are of the opinion that Zimbabwe emerged from the British rule in 1980 with a strong infrastructure, a high level of social cohesion, and an abundance of government promises for reform, equality and African autonomy. Bloch (2010a:1) concurs with this view. According to this scholar, Zimbabwe had the second largest and developed industrial infrastructure in all of Southern Africa. Thus, Zimbabwe, inarguably, had enormous potential to become a strong independent African state. Besada & Moyo (2008:1-2) further point out that in the decade following Zimbabwe's independence, Zimbabwe recorded solid economic growth of approximately 2.9 percent, which was well above the Southern African regional average of 1.7 percent. Living standards improved in the country significantly, with life expectancy reaching 59 years in 1990 before declining to 37 years in 2005. Richardson (2005:541) alludes to the views that Zimbabwe had its share of difficulties during the first 25 years of independence, but she largely dodged the famines, civil strife, and grossly mismanaged government policies common in other sub-Saharan African countries. With rich mineral assets, an educated workforce and beautiful

natural wonders, Zimbabwe appeared to have the best chance to be an African success story. Nevertheless, the solid economic base was not maintained for long because of the political and economic policies adopted by the Mugabe led government. These policies culminated in a Zimbabwean situation which Table 5.2 depicts. The information tabulated below confirms that in 1980, Zimbabwe had a sound socio-economic standing. This information is juxtaposed with available 2009 statistics just before the dollarisation era. All the figures reflect a decline in all areas indicating that Zimbabwe is worse off now than it was at independence in 1980.

Table 5.2 Zimbabwe's economic performance between 1980 and 2009

Indicator	1980	2009
1. Annual inflation rate	11.8 percent	489 000 000 000 percent
2. Month-on-month inflation rate	-50 percent	Above 231 million percent
3. Most widely used currency	Z\$ (Zim Dollar)	US\$, SA Rand, UK Pound, Euro and Botswana Pula.
4. Highest Zim dollar denomination	Z\$ 20	Z\$ 100 trillion
5. Official exchange rate	US \$1- Z\$ 0.6475	US\$ 1- Z \$4 million (as of 31 December 2008).
6. Parallel market exchange rate	US \$1- Z\$ 0.6475	1 US\$- Z\$ 200 quadrillion (as of 30 January 2009).
7. GDP growth rate	10.7 percent	-6.1 percent
8. GDP per capita	US\$ 755	US\$ 402
9. Unemployment rate	Less than 30 percent	94 Percent
10. Life expectancy	Above 65 years	Less than 34 years

Source: Kwaramba & Makochehanwa (2009:1)

Kwaramba & Makochehanwa (2009:1) theorise that 231 million percent month-on-month inflation rate was the underestimated "official rate". The independent analysts' rate was estimated to be 6.5 quindeillion novemdecillion percent (that is 65 followed by 107 zeros as of December 2008).

5.3.1.1.1 Government's reform programmes after 1980

The information in Table 5.2 elicits questions seeking answers that provide insight into the factors responsible for the decline of a country once regarded as the bread basket of Southern Africa (Kwaramba & Makochekanwa 2009:1).

After independence in 1980, the Zimbabwean government, in spite of little resources, embarked on various programmes—in the areas of health, education and agriculture, aimed at improving the lot of Zimbabwean people. But the government discouraged foreign investments unless it was directed into the rural areas. The discouragement of foreign investment meant that businesses did not expand while the education system produced more school leavers who could not get employment. Some adjustments in working conditions created complacency among workers such that very little work was done in both the public and the private sectors. Shortages of foreign currency also contributed to low productivity. The result was that prices soared, making the cost of living in both towns and rural areas unbearable for the majority of Zimbabweans. Consequently, the government introduced what was called the Economic Structural Adjustment Programme (ESAP) in 1991 (Moyana, Sibanda & Gumbo, 1998:67).

(a) The introduction of ESAP in Zimbabwe

The introduction of ESAP in Zimbabwe presented a range of macro-economic policies designed to trigger economic growth, which should have led to improved standard of living for the Zimbabwean people, ultimately.

The target of ESAP was a reduction in the central government's deficit from 10 percent of Gross Domestic Product (GDP excluding official grants) by the fiscal year 1994-1995. This target was not attained given an average of actual deficit of approximately 10 percent during the period 1990 to 1995. This deficit peaked during the financial years 1992/3 and 1994/5 for which the ratios were 11.7 percent and 11 percent respectively.

The reason for the failure of ESAP to reduce government deficit may be attributed to the two droughts which eroded the revenue base of government and, at the same time, increased

drought related expenditures. Other factors that may have contributed to the failure of ESAP include the following: Firstly, public enterprises like the Zimbabwe Iron and Steel Company (ZISCO) and the National Railways of Zimbabwe (NRZ) continued to make losses. Secondly, the taking over by the government of the debts of privatised public enterprises such as the Grain Marketing Board (GMB), the Cold Storage Company (CSC), the Cotton Marketing Board (CMB) and the Dairy Marketing Board (DMB) might have also contributed to the failure of ESAP.

The delays in the provision of the expected financial support from the International Monetary Fund (IMF) and the fact that support was insufficient when it was provided perpetuated excessive external government borrowing. High interest payments on both past and new government debts may have, also, contributed to the high deficit. For example, between 1991 and 1995 the inflation rate averaged 27.6 percent. This figure was much higher than the targeted rate of 10 percent by the fiscal year 1994/5. The persistently high and increasing central government borrowing from both domestic and foreign sources to finance its budget deficit caused interest rates to rise and further fueled inflation (Stewart et al., 2000:32).

Other policy changes informed by ESAP were price deregulation, trade and financial liberalisation, removal of foreign exchange controls, the liberalisation of factor markets (labour and capital) and the marketing of produce. ESAP could not achieve the intended results as shown in the events that followed. Rationalisation of labour markets led to thousands of workers being retrenched. Price deregulation resulted in an escalation in commodity prices across the board and this had a devastating effect on the masses of the population. ESAP diminished the real incomes of people through its inflationary impact. And, ESAP made it increasingly difficult for the poor to afford the rising cost of legal services. Socially, ESAP deepened poverty (Kanyenze cited by Stewart et al., 2000:31-32).

(a) (i) The impact of ESAP on businesses

ESAP induced business environment was not conducive for the running of businesses, especially women owned businesses. The fact that ESAP led to massive retrenchments of

labour made more women to become breadwinners in their households. Becoming breadwinners was made possible by seeking employment in the informal sector, selling vegetables, second hand clothing and other basic goods. But ESAP hit hard on these businesses (Kanyenze cited by Stewart et al., 2000:31-32). However, in spite of the hostile business environment, Zimbabwean women of strong entrepreneurial motivation were not deterred from going into and continuing in business (Mboko, 2008:308). But, due to the lower social status of women in the Zimbabwean economy (in legal, economic, political and cultural terms), women were more adversely affected by ESAP.

5.3.1.1.2 Further government economic reform policies

As the socio-economic situation deteriorated, government embarked on reform programmes summarised in Table 5.3 below.

Table 5.3 Further Government Economic Reform Policies

Year	Reform Programme
1998	Government dumped ESAP for Zimbabwe Programme for Economic and Social Transformation (ZIMPREST). ZIMPREST promised a fall in inflation from over 20 percent at the start of the programme to single digit level by the year 2000. ZIMPREST also promised continuous growth in exports (at least 9 percent per annum in US\$ terms).
2000	The government and war veterans launched a land re-distribution programme which included the forced expulsion of white farmers from 2000 commercial farms.
2000	ZIMPREST was replaced by the Millennium Economic Recovery Programme (MERP). MERP was meant to restore economic vibrancy and address macroeconomic fundamentals. MERP failed due to the withdrawal of International donor support in February 2003. Donor support was withdrawn due to farm invasions in 2000.
2003	The National Economic Development Recovery Programme (NERP), a stabilisation programme was launched to replace MERP.
2006	The National Economic Development Priority Programme (NEDPP) was launched. NEDPP was meant to bring about economic stabilisation, inflation reduction, foreign currency mobilisation and use, increased agriculture co-ordination and food security. The programme was formed by the government in partnership with the private sector and the Zimbabwe National Security Council (ZNSC) to boost investor confidence and promote a positive image of the country.

2007	In November 2007, the Parliament of Zimbabwe passed an Indigenisation Bill which obliges every business to be controlled through a majority shareholding by "indigenous" or non-white Zimbabweans. The Indigenisation law stipulates that 51 percent of firms worth over \$500 000 should be owned by black Zimbabweans in most sectors. According to the government of Zimbabwe, the main aim behind the introduction of the Indigenisation Bill was to redress the economic imbalances.
2009	In 2009 the Government of Zimbabwe came up with a Short Term Emergency Recovery Programme referred to as (STERP), as one of the measures to address the economic crisis. It was a capacity based rehabilitation programme (CBRP) meant to stabilise all the micro and macro fundamentals in Zimbabwe. The stabilisation component of STERP were to target inflation and increase the saving stock of the country. Another key objective of STERP was to ensure the de-marginalisation of Zimbabwean women through specific and concrete gender mainstreaming policies and programmes in every sector.
2009	Following the uncontrollable hyper inflation, the Reserve Bank of Zimbabwe (RBZ) suspended the use of the local currency in February 2009 and introduced a multi-currency system. Under the multi-currency system, Zimbabwe is now using the United States Dollar, the South African Rand and to a lesser extent the Botswana Pula. The introduction of multiple stable currencies stabilized the macroeconomic environment and brought down hyper inflation to single digit hard currency inflation.
2010	On 30 August 2010 the Government of Zimbabwe launched, in conjunction with Afreximbank, the Zimbabwe Economic Trade Revival Facility. This revolving facility supports the productive sectors across all provinces access equitably, six months to three years medium -term capital to purchase equipment, raw materials and spare parts.
2010	The Zimbabwe Government successfully negotiated the exportation of rough diamonds unconditionally, having met all Kimberley Process Certification Scheme (KPCS). The exportation of diamonds has largely contributed to the country's economic recovery.

Source: Zimbabwe Independent, 2006; The Financial Gazette, 2006; Besada & Moyo (2008:5); Coltart

(2008:10-12); STERP, 2009:6; Nicoll, 2009:1 and Zimbabwe Parliamentary Debates (2010c:1172-1188).

(a) The reform programmes that the government embarked on up to 2006 were unsuccessful and businesses continued to be adversely affected.

(b) The impact of the Land reform programme

The 2000 land reform (re-distribution) programme shown in Table 5.3 was another of government's major reform plans. Robertson (2002:46) asserts that although the explanation

for economic challenges in Zimbabwe can be tracked on many separate paths, most of the origins of the economic challenges go back to the re-distribution of land in 2000. Kwaramba & Makochekeanwa (2009:4), Besada & Moyo (2008:5) and Coltart (2008:10-12) agree that although bad policies could have existed prior to 2000, they cannot be totally blamed for the economic meltdown of the last 10-15 years. Examples of bad policies implemented by the government are the unbudgeted payment to war veterans in 1997 and sending soldiers to the Democratic Republic of Congo in 1998. However, the economic meltdown in Zimbabwe may have been exacerbated by the 2000 farm invasions. The nationalisation of farms affected Zimbabwe in the following ways:

- **Reduced agricultural production**

The land grab policy of 2000 had far reaching implications for Zimbabwe, in general, and businesses in particular. The country's production activities were eroded as land recipients lacked agricultural expertise. Besada & Moyo (2008:6) are of the opinion that although land re-distribution could have been a matter of social justice, the war veterans, to whom the land was given, had little or no farming experience. As a result of this, agriculture, which used to be the backbone of the economy was grounded (Kwaramba & Makochekeanwa, 2009:12). Richardson (2005:542) posits that Zimbabwe's decline in maize production was greater than that of its neighbours. Maize production in Malawi in the same period fell by 31 percent while in Zambia it actually increased. Robertson (2002:41) agrees that the drop in maize production meant that Zimbabwe had to pay for substantial food imports and that reduced foreign earnings. In 2000, according to Coltart (2008:10), revenue from commercial farming dropped from US\$ 877 million to just US \$247 million. Prior to this policy, the net foreign exchange earnings from the agricultural sector provided 40 to 45 percent of the total foreign exchange for the country. About 80 percent of that figure originated from commercial farming.

- **Withdrawal of donor funds**

Donors withdrew aid and suspended humanitarian operations in Zimbabwe once the farm invasions started (Robertson, 2002:41). Besada & Moyo (2008:5) affirm that the illegal occupation and continued lawlessness on farms made many Western donor nations, including the World Bank, to terminate the aid they were providing Zimbabwe by the end of 2000. Although President Robert Mugabe argued that his government's action was informed by the need to realise economic development, end endemic hunger and poverty in Zimbabwe, the International Community however felt that land reform should have been conducted on the basis of the willing buyer and the willing seller principle. According to Hawthorne cited by Besada & Moyo (2008:5), compulsory acquisition of land effectively crippled Zimbabwe's commercial industry.

The decline in foreign currency inflows as a result of economic disruptions also meant that Zimbabwe could not service its debts. According to Chigora (2007:181), in 1998 Zimbabwe owed US\$ 5 billion and was paying more than a third of its export earnings on debt repayments. The Balance of Payments was not available because the IMF and World Bank disapproved of the Government's policies and because Zimbabwe was in arrears with its payments.

- **Reduced manufacturing**

Richardson (2005:556) argues that the lack of hard currency, which was the aftermath of the collapse of the commercial farming sector, spread to Zimbabwe's relatively sophisticated manufacturing sector. Jobs in the manufacturing sectors were hard hit by the consequences of the policies the Zimbabwean government promulgated, argues Robertson (2002:42). Bloch (2010a:1) posits that manufacturing was Zimbabwe's second largest employer after agriculture. Manufacturing generated considerable foreign exchange through exports to all countries in the region and further afield. Manufacturing had a major beneficial impact on the downstream economy and was a significant contributor to the fiscus.

Manufacturing output, however, for the whole of 2002 declined by 16.4 percent compared to the volume produced in 2001. The worst affected industries, in 2002, were non-metallic product industries and textiles which declined by about 40 and 26 percent respectively. Drink and tobacco products industry saw output fall by 35 percent. In the same year, the textiles and transport equipment manufacturers produced less than half the volumes produced in 1990. Introduction of price controls in November 2003 and the imposition of a price freeze in December 2003 brought the supply of a wide range of finished goods to local businesses almost to a stop because most producers opted to sell their goods to regional or overseas markets in order to avoid controls. This action starved the local businesses (Robertson, 2002:47).

5.3.1.1.3 Further economic decline

- **Inflation**

Robertson (2002:42) informs that inflation stood at 17.5 percent in November 2002 before rising to 198.9 in December 2002. It rose to 208.1 percent in January 2003 and, by March 2003, inflation stood at 228 percent. The galloping inflation impacted negatively on domestic buying power. This, in turn, affected the commercial sector and service industries which experienced a sharp decline in their fortunes. Increasing scarcities of basic household requirements forced prices to rise sharply. Robertson (2002:46) further asserts that the rising premium on foreign exchange purchases and the declining consumer goods supplies then became direct sources of yet more inflation. Following this development, the Zimbabwean government borrowed extensively from the Reserve Bank. This forced the country's apex financial institution to print additional funds in order to satisfy the demand for needed funds. Printing of money was inflationary because the money was used for consumption and not investment. IMF as quoted by Kwaramba & Makochekanwa (2009:1) estimated the hyperinflation rate in Zimbabwe to have been 489 billion percent as of September 2008.

- **Further shortages (food/ fuel/ electricity/cash)**

As the economic situation worsened, food scarcities became more intense. Shortages were experienced with food, fuel, electricity and cash. Price freezes led to the disappearance of consumer goods from the shops. Businesses survived through imports and local businesses were hard hit. Closure of semi-formal foreign currency businesses and bureau de change further affected the supplies of all imported goods. The worsened fuel shortages crippled the already weakened service sector companies as well as the distribution of food. Fuel imports were constrained because these imports were supposed to be paid for from the foreign revenues captured from exporters by the Reserve Bank. However, the inflow of revenue to government coffers fell short of the money needed. Fuel prices remained unchanged from September 2001 to February 2003, but during that period the Consumer Price Index (CPI) increased by about 325 percent. The increase in the CPI pushed up the fuel price steeply in the last week of February 2003. In April 2003, petrol prices were increased to 210 percent for leaded petrol and 67.5 percent for diesel (Robertson, 2002:42-47). Scarrott (2008:2) informs that fuel could only be obtained from the black market at exorbitant prices.

Robertson (2002:41) further states that the food and fuel shortages were exacerbated by Zimbabwe's arrears. Zimbabwe was in arrears in its payments to the suppliers of a variety of essential imports among them fuel and electricity suppliers. Shortage of these commodities led to business inefficiency. Businesses in the export industries were hard hit as their foreign customers were uncertain whether they would receive their supplies. Producers were unable to meet their orders due to inadequate foreign currency supplies from the Reserve Bank. Electricity load shedding was also so frequent that the viability of many productive and service businesses was seriously at risk. The causes of electricity shortages were the arrears in payments to South Africa, Mozambique and the Democratic Republic of Congo. Coal supplies to domestic thermal stations were affected by problems at The National Railways of Zimbabwe. Wankie Colliery power station also broke down thus further reducing Zimbabwe's electricity generating capacity.

Clemens & Todd (2005:1-2) assert that the purchasing power of the average Zimbabwean in 2005 had fallen back to the same level as in 1953. In 1953 the average person living in the then Southern Rhodesia had an average income of \$760 per year. In mid-2005 the average income of a Zimbabwean had fallen back to that level, wiping out the income gains over the past 52 years. According to Scarrott (2008:2) long queues were experienced at banks and building societies. In banks large amounts of money were withdrawn but the money was worthless. When purchasing using a cheque, an automatic 30 percent price increase was charged because the currency would have devalued by the time the cheque was cleared. Transactions were conducted in trillions. The Reserve Bank of Zimbabwe had to drop off 13 zeros off the currency.

The income losses in Zimbabwe were greater than those experienced in Cote d'Ivoire, Democratic Republic of Congo and Sierra Leone. Zimbabwe which was once a vibrant and diversified economy and a hope for Africa's future was now a country in deep crisis and the signs of collapse were everywhere. IMF as quoted by Kwaramba & Makochehanwa (2009:8) inform that between 1999 and 2003 the cumulative GDP decline in Cote d' Ivoire was 6 percent. In the Democratic Republic of Congo (DRC), the GDP declined by 22 percent and in Sierra Leone by 51 percent. Zimbabwe's economic activities, cumulatively, shrunk by nearly 62.6 percent from 1999 to 2008. This was worse than the afore-mentioned countries that were in full war situations as shown in Table 5.4.

Table 5.4 Zimbabwe's economic performance from 1999-2008

Country	Period	Size of the economy
1. Zimbabwe	1999-2008	GDP declined by 62.6 percent.
2. Cote d' Ivoire	1999-2003	GDP cumulative decline by 6%.
3. DRC	1996-2001	GDP declined by 22 percent.
4. Sierra Leone	1998-1999	GDP declined by 51 percent.

Source: Kwaramba & Makochehanwa (2009:8-11)

- **De-formalisation of the economy**

Kwaramba & Makochekanwa (2009:8-10) opine that most Zimbabweans now operated in the informal sector. Between 2000 and 2009, most people were forced to turn to the black market (parallel market) and informal activities, ranging from foreign currency dealing to cross border business.

The black market (parallel market), where commodities are sold at unofficial prices, became the thriving market for all ages in Zimbabwe due to the shortage of foreign currency (Mpofu, 2007:1; Kwaramba & Makochekanwa, 2009:8-1). According to Robertson (2002:42), the parallel market was funded by cross border trading transfers, payments for smuggled goods, illegal deals such as sales of gold dust and funds arising from the informal sector's exports of goods and services. The black market foreign exchange rates were exorbitant. Kwaramba & Makochekanwa (2009:4) quote the parallel market exchange rates at 1US\$ in exchange of Z\$200 quadrillion as at 30 January 2009. Very few businesses could be sustained at such high costs. Kwaramba & Makochekanwa (2009:8-10) further point out that local currency was also in short supply, thus exacerbating the money situation. So, businesses experienced liquidity problems as both the local and foreign currencies were difficult to get.

- **Exchange control changes**

Robertson (2002:46) points out that the main cause of the worsening shortage of foreign currency was the decline in commercial farming. The other causes of foreign currency shortages were:

- (a) Falling tobacco and cotton output.
- (b) The closure of some gold mines.
- (c) The loss of markets for beef and surplus dairy products.

- (d) Declining tourist inflows.
- (e) Falling manufacturing output.
- (f) Worsening fuel and electricity supplies.

To try and harness inflows of foreign currency, the following exchange control changes were put in place. All flows of funds into the country were to be channeled to the foreign exchange market via the Reserve Bank controlled allocation process. Government took 50 percent foreign currency while businesses and parastatals shared the remaining 50 percent (Robertson, 2002:42). Besada & Moyo (2008:16) assert that remittances were an important source of scarce foreign exchange, injecting approximately US\$ 490 million into the national economy every year. In an effort to further harness funds from Zimbabweans in the Diaspora, the Reserve Bank of Zimbabwe launched a foreign currency denominated bond in December 2006. This was linked to the London Interbank Rate, plus a 10 percent premium guaranteed by the state.

The economy continued to suffer because of the Reserve Bank's quasi-fiscal activities.

- **The Reserve Bank's quasi-fiscal activities**

Mackenzie & Stella cited by Besada & Moyo (2008:6), define a quasi-fiscal operation "as an operation or measure carried out by a central bank or other public financial institution, with an effect that, in principle, can be duplicated by a budgetary measure in the form of an explicit tax, subsidy, or direct expenditure. A quasi-fiscal operation can have an impact on the financial operations of the central bank and other public financial institutions." The Reserve Bank of Zimbabwe's quasi-fiscal activities came under criticism because of their impact on the economy. In an attempt to induce agricultural output, most of the funding made available by the Reserve Bank was channeled through the state-controlled Agricultural Bank. Reports indicated that most of the loans granted by the Agricultural Bank were non-performing, with the majority of funds being used for trading fuel and commodities on the parallel market rather than farming. According to Besada & Moyo (2008:14), Zimbabwe's failure to address continuing

central bank quasi-fiscal losses interfered with both monetary management and the independence and credibility of the Reserve Bank. These quasi-fiscal losses were estimated to have been the equivalent of about 75 percent of GDP in 2006. In Zimbabwe, inflation was blamed on the Reserve Bank's quasi-fiscal activities, rather than on conventional government deficits. Quasi-fiscal activities, massive price distortions, and poor governance in the public sector placed an unbearable burden on public finances.

Coltart (2008:16-20) propounds that the Governor of the Reserve Bank of Zimbabwe, Gideon Gono, due to the worsening economic situation, proposed a solution in the form of a new "social contract". Gono's intention was to achieve an agreement among business, labour and government to keep prices, wages, and government spending constant. The parties involved reached an agreement on June 1, 2007 which fell apart after a mere two weeks due to a huge spike in inflation. The government's reaction was to accuse the business sector of being part of a "regime change" agenda sponsored by the West. The government ordered a 50 percent cut in prices of basic commodities, and also launched raids on businesses to ensure that they were complying with the order. Thousands of managers were detained countrywide for charging more than the official prices. Government threatened to nationalise businesses that did not comply with the order of reducing prices by 50 percent. All state businesses—Air Zimbabwe, National Railways of Zimbabwe (NRZ), Zimbabwe Electricity Supply (ZESA), and Tel One—were all ordered to cut fares and charges respectively. The 50 percent halving of prices was a futile attempt by the government to contain inflation. This move meant that businesses were selling basic commodities at half the prices they had either bought or manufactured them. This was uneconomical. According to Dodo (2008:1), the result was that goods were pushed to the black market and unemployment went up as businesses scaled down operations.

- **Cross border business**

Owing to the shortages experienced in Zimbabwe, a growing number of business people used to cross the border to buy supplies in South Africa. Commodities such as soap, cooking oil, and foodstuffs that were purchased in South Africa were re-sold in Zimbabwe. These cross border

business people had become the lifeline for many local retailers in Zimbabwe, who were increasingly dependent on these supplies of basic commodities following the collapse of the manufacturing sector (Besada & Moyo, 2008:16). However, from August 1, 2007, women who partook in lucrative cross-border business in goods such as soap, cooking oil and rice, to sustain their families, faced even harder times as all small-scale food imports were banned by law.

The cross border business people though a lifeline for most informal businesses, posed a threat to local registered businesses. Cross border business people comprised informal entrepreneurs who sometimes imported goods but escaped paying customs duty. This act of tax evasion made their goods cheaper (Bloch, 2010a:1). According to Mpofu (2007:1), registered businesses competed with the informal flea markets where goods were sold at lower prices. These flea markets were well stocked more than the registered businesses as flea markets had synergies with the informal cross border business persons. Cross border businesses also hurt the manufacturing sector. The manufacturing sector purchased raw materials at high costs, incurred high production costs and then competed on the markets for customers who preferred buying cheaper imported goods.

5.3.1.1.4 Other economic challenges

The other challenges faced in the agriculture, mining and tourism sectors included erratic power supply and absence of medium to long term capital. These challenges continued to adversely impact on domestic industrial cost of production. This compromised competitiveness of the manufacturing sector and also limited their growth. The tourism growth projections had been revised downwards to an estimated 0.5 percent, reflecting capitalisation constraints facing the sector. Limited benefits from the 2010 World Cup and slow recovery in the global economy also worsened the Zimbabwean economic situation. Furthermore, slower adoption of advanced Information Computer Technology banking systems and international debit and credit cards by most of the tourist service providers had downward effects on tourism inflows (Biti as quoted in Zimbabwe Parliamentary Debates, 2010c:1151-1162 and 1176).

Table 5.5 summarises Zimbabwe's economic situation after independence (1980) and shows the economic meltdown that followed till 2009, before the economy was dollarised.

Table 5.5 Zimbabwe's economic performance (1980-2008)

Year	GDP	Growth	GDP per capita	Annual inflation	CPI
	US\$ Billions	%	US\$	%	
1980-1998	7.0	3.9	740.4	20.5	-
1999	6.0	-3.6	508	56.9	-
2000	5.7	-7.3	489	55.2	-
2001	5.7	-2.7	490	112.1	-
2002	5.6	-4.4	478	198.9	2.7
2003	5.1	-10.4	433	598.7	2.3
2004	5.0	-3.6	430	132.7	2.3
2005	5.0	-4.0	427	585.8	2.6
2006	4.9	-5.4	417	1.281.1	2.4
2007	4.7	-6.1	403	1.8.844.1	2.1
2008	3.2	-14.1	402	489.000.000	1.8

Source: IMF, World Economic Outlook database and IMF (2009) (as quoted by Kwaramba & Makocheanwa, 2009:8)

Information in Table 5.5 shows positive growth between 1980 and 1998. The GDP was US\$ 740.4 indicating that most citizens could afford basic commodities. From 1999 to 2008 there was a decline in both the growth rate and GDP per capita, indicating a decline in people's standard of living. From 2001, the growth rates were negative and this was the period after the land reforms of 2000.

The negative growth rate in 1999 could have been due to drought Zimbabwe experienced. Even the GDP per capita which shows people's standard of living continued to decline from US\$ 490

in 2001 to US\$ 402 in 2008. From 2001 the inflation rate was recorded in 3 digits (112.1 percent), up from 2 digits in 2000 (55.2 percent) before entering 4 digits (1.281.1) in 2006 (IMF, World Economic Outlook database and IMF (2009) as quoted by Kwaramba & Makochekanwa, 2009: 8-9).

5.3.1.2 The current economic environment

Bloch (2010b:12) posits that the Zimbabwean economy is recovering but has not stabilised. The challenge faced by the Zimbabwean government is to resuscitate an economy whose real GDP shrunk by more than 54 percent in the 9 year period (2000-2008) (Thornycroft, 2006:1; Kwaramba & Makochekanwa, 2009:8).

5.3.1.2.1 Current economic reforms

The current economic reforms include the introduction of STERP and the introduction of multi-currencies (dollarisation).

(a)The introduction of STERP

As part of its obligation to address the economic crisis, Government came up with a Short Term Emergency Recovery Programme (hereinafter referred to as STERP), which covered the period February to December 2009. STERP is a Capacity Based Rehabilitation Programme (CBRP) that seeks to stabilise all the macro and micro economic fundamentals in Zimbabwe. The stabilisation component of STERP is to target inflation and increase the saving stock of the country. One of the key areas STERP seeks to achieve is to create an economy that accepts the equality and central role of women. STERP seeks to ensure the de-marginalisation of Zimbabwean women through specific and concrete gender mainstreaming policies and programmes in every sector. Programmes that target women and vulnerable groups are to receive resource mobilisation priorities, given the special and decisive role of women in community development. STERP also proposes that the Constitutional review process addresses critical aspects of women's rights particularly in the area of representation in political and decision making, affirmative action, personal law and access to control and ownership of resources. STERP also seeks to guarantee

freedom of expression and property rights (STERP, 2009:6). However, according to Nicoll (2009:2) STERP shows all the signs of a rush job, cobbling together programmes on everything from gender issues to power generation. Bloch quoted by Anon (2010:1) however, states that the major improvement Zimbabwe received from STERP was the elimination of the hyper inflationary environment.

(b) Use of multi-currencies (dollarisation)

When introduced in 1980, the Zimbabwean dollar was worth more than a USD but 25 years later its value had shrunk to a hundredth of a US cent. The government financed its deficit by printing money and inflation reached uncontrollable levels. After calculating an annual inflation rate for July 2008 of 231 million percent, the authorities gave up counting. The currency was re-denominated three times in less than 3 years, the last time by substituting one new dollar for 1 trillion old dollars. Many businesses were insisting on payment in foreign currency or petrol coupons. Following the uncontrollable hyperinflation, the Reserve Bank of Zimbabwe (RBZ) suspended the use of the local currency in February, 2009 and introduced a multi-currency system to counter hyperinflation. Under the multi-currency system, Zimbabwe is now using a US\$, the South African Rand and to a lesser extent the Botswana Pula. The Zimbabwe dollar exists but it is unusable. Savings and bank deposits in the Zimbabwe dollar were wiped out. Taxes are now collected in US dollars and banks have changed over their systems (Nicoll, 2009:1).

After the dollarisation in February 2009, the South African Rand was the proposed currency of reference within the context of the multiple currency regimes that had been adopted by the Zimbabwean government. The reasons for that were partly determined by economic factors as well as the future intention of SADC to adopt a common currency. The other determining factors for proposing the Rand were that the South African economy dominates in the SADC and its currency is more proximate to Zimbabwe (STERP 2009:72). Biti quoted by the Zimbabwe Parliamentary Debates (2010c:1282-3) pointed out that the Government of Zimbabwe had introduced the multiple currency system and liberalised current account transactions. That

development had ushered in a new era in the conduct of foreign exchange transactions in the market. However, the new policy dispensation had not been supported by enabling legislation on exchange controls. Biti cited by Zimbabwe Parliamentary Debates (2010c:1282-3) further pointed out that the “the re-introduction of a local currency”, that is the Zimbabwe dollar, would not occur in the for-seeable future. The re-introduction could only be effected when there was evidence of a strong economy “with annual sustainable GDP growth rates of over 6 percent, high exports and high foreign exchange reserves” and when there was a “balanced budget and institutional credibility.” Until then, Zimbabwe would continue to operate a multi-currency basket. Further to that, debate on the future currency regime would be guided by SADC/COMESA regional integration agenda.

b(i) The impact of dollarisation

- **Inflation rate**

The introduction of multiple stable currencies in the economy in February 2009 stabilised the macroeconomic environment, as reflected by single digit hard currency inflation (Multiple Indicator Monitoring Survey, 2009:3). Biti cited by Zimbabwe Parliamentary Debates (2010c:1146) concurs that the major achievement of STERP’s macro-economic stabilisation measures was the containment of inflation to levels consistent with the SADC and COMESA macro-economic convergence targets. In 2010, month-on-month inflation opened the year at 0.7 percent, before rising to 1 percent and 1.1 percent in February and March 2010 respectively. Year-on-year inflation in 2010 remained in a single digit, with a maximum of 6.1 percent recorded in May 2010. Negative inflation of -4.8 percent and -0.7 percent was experienced in January and February respectively. From June 2010, inflation took a generally downward trend registering 3.6 percent in October 2010.

Despite the 54 percent economic decline from 2000 to 2008, Kwaramba & Makochehanwa (2009:4) and Mond (2010:1) pointed out that the World Bank had estimated Zimbabwe’s GDP to register strong growth in 2010 by 7.1 percent. The figure meant that Zimbabwe was set to

register the highest growth rate in the Southern African Region for 2010 and 2011. Botswana's economy was set to grow by 4.8 percent in 2010 and 5.6 percent in 2011 rebounding from an estimated 8.3 percent contraction in 2009. The World Bank's Global Economic Prospects Report for 2010 said the sharp rebound in economic activity in Zimbabwe would slow down to 6.3 percent in 2011, provided the political climate remained stable. South Africa's economy would only expand by 2 percent in 2010 and 2.7 percent in 2011.

- **Inflated prices**

While the use of multiple currencies brought about sanity in the Zimbabwean economy, new challenges have arisen. According to STERP (2009:19), when multiple currencies were introduced, consumers were faced with unrealistically high forex prices. While the global economy was going into recession, and inflation rates were extremely low or even turning negative in the industrialised countries; the US\$ prices of many goods in Zimbabwe were rising, implying significant US dollar inflation. As of the end of February 2009, it was clear that the foreign currency prices of many goods and services had been set at unrealistically high level, making it much cheaper for people to purchase goods in South Africa and Botswana or seek services such as medical attention in those countries. Competitive pressures were expected to drive down the forex prices being quoted in Zimbabwe, and that would allow the new foreign currency-based CPI inflation to moderate to low level such as under 10 percent annually by the end of 2009.

- **Liquidity crunch**

The Zimbabwean economy cannot grow as fast as it is expected to because of several challenges. One of the major challenges faced by the Zimbabwean government in general and businesses in particular is the liquidity crunch. According to Nicoll (2009:1-2), the United States, UK and other key potential donors want to be sure that Zimbabwe is on course to effective governance and respect for human rights before funds start to flow and as things stand, they remain unconvinced. This revelation by US, UK was made in 2009 when the Zimbabwe Inclusive

Government requested immediate external funding of US \$2 billion and a total of US\$ 8.5 billion over a period of 2-3 years. A report in September 2009 by the United Nations Development Programme on recovery prospects suggested that US\$ 5 billion might be the upper limit for public international support over a 5 year period, but the Zimbabwean government needed that amount in 2009 alone. South Africa and other neighbours were receptive to Zimbabwe's pleas but were unable to provide finance in the volume and time frame that Zimbabwe needed it.

Zimbabwe has been under sanctions with the African Development Bank (ADB) since 2000 when it started accumulating arrears on its loan repayments (Arora and Vamvakids, 2009:iv). IMF as cited by Karikamakwenda (2010:1) informs that Zimbabwe is heavily in debt and the debt cannot be resolved even if the government adopted the right economic policies and increased mineral extraction. Only debt relief can save Zimbabwe's economy whose debt stands at US\$ 140 million in arrears but the IMF cannot lend money to Zimbabwe until Zimbabwe clears its debt. Ezekwesili (2009:1) reported that as of April 2009, Zimbabwe owed an estimated USD\$ 1.24 billion in debt arrears: US\$ 673 million to the World Bank, US\$ 430 million to the African Development Bank (ADB) and US\$ 140 million. This is why according to Biti (2010c:1282) the Zimbabwean Government adopted and continues to adhere to the strict cash budgeting approach as spelt out in the 3-Year Macro-Economic Policy and Budget Framework 2010-2012 (STERP II). Zimbabwe has no foreign cash reserves and no external financial support due partly to its huge debt.

- **Shortage of change**

According to Mazikana quoted by Zimbabwe Parliamentary Debates (2010a:680-2),) another challenge faced by consumers and businesses in Zimbabwe is that of getting change, especially smaller denominated coins. Dollarisation has made shopping easier but consumers have to spend exactly the right amount, or buy unbudgeted for items or go home bearing change in the form of packets of soup or cheap sweets. Sellers of goods and services round up prices of items and thus cause inconveniences to consumers.

- **Cross rating**

Furthermore, the use of multiple currencies has brought about the challenge of cross rating. Biti cited by Zimbabwe Parliamentary Debates (2010c:1284-5), in his 2011 Budget presentation acknowledged that the use of rand coins in the market had created conflict due to cross rating, especially in the southern parts of Zimbabwe. There were concerns raised over exchange rates being applied by most retail shops, particularly between the Rand and the US Dollar. Therefore, due to distortions and confusion that had been created by the use of multiple foreign currencies, Zimbabwe was set to officially announce the US\$ as the official currency to be used across the board. Zimbabwe, through the Ministry of Finance had already made consultations with the US Department of Treasury to facilitate the acquisition of coins. The Minister of Finance further stated that Government transactions normally measured the direction of the economy, and all transactions in Zimbabwe were done in dollars. All companies, even those who purported to charge in rands reconciled their books in dollars, thus making the dollar the standard currency.

5.3.1.2.2 Current economic performance

As was indicated in Section 5.3.1.2 the Zimbabwean economy is showing signs of recovery (Bloch, 2010b:1) though there are challenges that should be overcome before it can be said to have fully recovered. The economy started to show signs of recovery after the Inclusive Government set up in 2009 dumped the worthless local currency for foreign currencies and after a revival in the agricultural sector.

As alluded to in Section 5.2.2, the Zimbabwean economy is diversified but biased towards agriculture and mining, which are the country's major foreign-currency earning sectors (ZDHS, 2005-06:1). Manufacturing was Zimbabwe's largest employer after agriculture (Bloch, 2010a:1) but government estimates that only about 10 percent of industrial capacity is in use. Agriculture and mining had sharply declined during the economic meltdown, and the outlook had dimmed

further because of the falling prices for minerals such as platinum, now Zimbabwe's chief export (Nicoll, 2009:1-2).

- **Agriculture**

The agricultural sector is slowly recovering as shown by a comparison of 2009 and 2010 figures in Table 5.6 below (Biti quoted by Zimbabwe Parliamentary Debates, 2010c:1151-1162&1176).

Table 5.6 The current agricultural situation

Crop	2009	2010
	Tons	Tons
Maize	1.2 million	1.3 million
Cotton	211 000	260 000
Sugar	259 000	350 000

Source: Biti (2010:1151-1162&1176).

According to Biti in Zimbabwe Parliamentary Debates (2010c:1151-1162 &1176), maize production had improved from 1.2 million tons in 2009 to 1.3 million tons in 2010. Cotton production was estimated to reach 260 000 tons in 2010 from 211 000 tons in 2009. Sugar output was expected to increase to 350 000 tons in 2010 from 259 000 tons in 2009. However, wheat production had been decreasing owing to declining hectarage, funding challenges and unreliable power supply. The Zimbabwean government was also trying to protect the agricultural industry by banning agricultural produce from outside its borders, for example the ban on the importation of South African potatoes and poultry in 2010.

- **Mining**

In 2008, all the mines were at ground zero but there was positive growth as a result of the liberalisation of gold marketing arrangements and the use of multiple currencies. Gold, chrome and platinum continued to show strong growth and recovery except asbestos (Gapare, as quoted by Business Online, 2011:1). Biti quoted by the Zimbabwe Parliamentary Debates (2010c:1394) confirmed that the mining sector had grown by 47 percent in 2010, the highest

among the economic indicators. Diamonds discovered in Chiadzwa fields in Manicaland had been the major catalyst in generating more revenue inflow into the economy and had improved Zimbabwe's image. This was after Zimbabwe had been allowed to export rough diamonds unconditionally, having met all Kimberley Process Certification Scheme (KPCS). Through the Kimberley process, the government had widened its range of buyers. The financial assistance provided by India in the diamond sector also made a big contribution to economic growth. According to Nicoll (2009:2), Zimbabwe had experienced a problem when there were calls to ban its trade in diamonds because of human rights violations.

However, according to Biti in Zimbabwe Parliamentary Debates (2010c:1394), there were structural issues that still needed to be addressed before Zimbabwe could fully leverage its resources. Firstly, there was need to conduct comprehensive geological surveys in order to create a proper and competent data base. Secondly, value addition was necessary for the mining industry as the bulk of the minerals namely, gold, nickel, chrome, lithium, copper, diamonds and platinum were being exported in raw form, prejudicing the economy of a lot of revenue. Meagre royalties for gold and platinum were also being paid by the mines to the Government and these had since been increased from 4 to 4.5 percent. Hokonya cited by Masvora (2010:B1), argued that the review of royalties would have a negative impact in the mining sector in its bid to recapitalise should the prices of minerals fall.

Gapare quoted by Anon. (2011:1) claimed that the mining sector would have grown significantly higher if it were not for political and infrastructural hindrances, lack of adequate and appropriately priced financing for recapitalisation, working capital and recurring power out-ages. Economic empowerment issues were also attributed to have limited the industry's ability to attract capital.

- **Manufacturing**

According to Kwaramba & Makochehanwa (2009:9) the manufacturing sector is operating at about 10 percent capacity. Equipment and machinery are lying idle. Bloch (2010b:1) concurs that

the manufacturing sector has contracted markedly with great reductions in numbers employed and massive reductions in volumes of production. Many in the manufacturing industry have wholly discontinued operations. Many of the businesses still in operation have no alternative but to downsize to a major extent in a desperate struggle to survive. Another challenge faced by the manufacturing sector is lack of competitiveness in export markets, further impinging on attaining high productivity levels. The industry also faces high utility charges greater than those prevailing in the region and higher wages than those applying to other countries competing with Zimbabwe. The sector is also experiencing steep financial charges on the limited funding. Low productivity levels make it difficult for manufacturers to competitively price for export markets. Moreover these manufacturing companies have to compete with recipients of considerable export incentives and subsidies, such as those accorded by China to its manufacturers; whilst Zimbabwe fails to provide its manufacturers with any incentives or subsidies. The imported products are price competitive also due to many of them escaping the import duty net. Innumerable products manufactured in the Far East enter Zimbabwe with falsified documents and packaging imputing that the origin is actually SADC or COMESA and therefore not subject to import costs. Zimbabwean manufacturers not only face competition from imported products but also from its domestic market. Table 5.7 summarises the fore-going discussions on Real GDP growth in Zimbabwe from 2008-2011.

Table 5.7 Real GDP Growth from 2008-2011

GDP by sector	2008 %	2009 %	2010 %
Real GDP	-14.8	5.7	8.1
Agriculture, hunting and fishing	-39.3	14.9	33.9
Mining and quarrying	-33.4	8.5	47
Manufacturing	-17.1	10.2	2.7
Electricity and water	-13.6	1.9	1.5
Construction	-8.5	2.1	1.5
Finance and insurance	-27.9	4.5	0.5
Real Estate	-36.4	2	0.9
Distribution, hotels and restaurants	2.8	6.5	0.5
Transport and communication	5.4	2.2	0.1

Source: CSO (cited by Zimbabwe Parliamentary Debates, 2010c:1150).

According to Table 5.7, economic growth was expected to increase from a negative 14.8 percent in 2009 to a positive 5.7 percent in 2009 and an estimated 8.1 percent in 2010. Mining (47 percent) and agriculture (33.9 percent) recorded high real GDP figures. The real GDP growth rate for mining went up from a negative -33.4 percent to a positive 47 percent. The real GDP growth rate for agriculture rose from a negative -39.3 percent to a positive 33.9 percent. The real GDP growth rate in manufacturing was a low 2.7 percent (CSO, cited by Zimbabwe Parliamentary Debates, 2010c:1150).

- **External sector**

The Zimbabwe Parliamentary Debates (2010c:1195-6) further informs that exports grew by 25 percent in 2010, from US\$ 2 billion in 2009 to US\$ 2.5 billion in 2010.

Table 5.8 Contribution by sector: October 2010

Industry	% Contribution
Tobacco	17
Agriculture	9
Horticulture	1
Manufacturing	8
Mining	65

Source: Zimbabwe Parliamentary Debates (2010:1195-6).

The contributions by sector in 2010 were as follows: Tobacco, 17 percent; Agriculture, 9 percent; Horticulture, 1 percent, Manufacturing, 8 percent and Mining, 65 percent as shown in Table 5.8.

The contributions of mineral exports to the GDP are shown in Table 5.9

Table 5.9 Mineral Export Contributions: October 2010

Mineral Exports	% Contribution
Ferrochrome	18
Diamonds	11
Gold	22
Platinum	45
Other	4

Source: Zimbabwe Parliamentary Debates (2010c:1195-6).

Biti cited by Zimbabwe Parliamentary Debates (2010c:1199) informs that despite the gains in the economy, Zimbabwe continues to absorb substantial finished imports. The balance of payments projections increased from US\$ 3.2 billion in 2009 to US\$ 3.6 billion in 2010. All sectors had registered increases in import payments, except the Agricultural sector which recorded a decline of 2 percent to US\$ 167.6 million. Table 5.10 shows the import payments.

Table 5.10 Import payments by sector: October 2010

Sector	Import Payment %
Services	18
Agriculture	11
Manufacturing	22
Individuals	45
Mining	4

Source: Zimbabwe Parliamentary Debates (2010c:1199).

- **IMF Rankings on Ease of Doing Business**

According to Chirara (2009:1), in a 2008-9 survey by the World Bank on the ease of doing business, Singapore ranked first, followed by New Zealand, Hong Kong and China. South Africa was number 34, second to Mauritius which was number 17. The Doing Business Report covered the period June 2008 to May 2009. According to the survey, economies are ranked, based on how conducive their regulatory environments are to the operations of businesses.

Table 5.11 2009 - Doing Business survey ranking

	Zimbabwe	Malawi	Mozambique	Zambia	South Africa
1. Ease of doing business	158	134	141	100	32
2. Starting a business	164	122	144	71	47
3. Dealing with construction permits.	174	156	153	146	48
4. Employing workers	127	96	161	135	102
5. Registering property	85	96	149	91	87
6. Getting a credit	84	84	123	68	2
7. Protecting investors	113	70	38	70	9
8. Paying taxes	157	58	88	38	23
9. Trading across borders	162	167	140	153	147
10. Enforcing contracts	77	138	124	87	82
11. Closing a business	154	135	133	80	73

Source: IMF Country Report (2009:10).

In the 2009 Doing Business Ranking Survey by IMF shown in Table 5.11, Zimbabwe continues to rank low in terms of ease of doing business among regional comparators. The only areas where Zimbabwe's rankings are the lowest and the best are in enforcing contracts (77) and registering property (85) respectively. The following factors have contributed to Zimbabwe's low ranking: an increase in land invasions, the confiscation of foreign currency deposits and frequent changes in business regulations which made it more difficult to conduct business in Zimbabwe (IMF, Country Report, 2009:10).

The IMF's projections have an influence in investment opportunities of any country. Contrary to IMF's upward revision of the country's growth, the World Bank has subjected Zimbabwe to harsh ratings by both the Doing Business Index and the Global Competitiveness Report of the World Economic Forum. The latter has downgraded Zimbabwe from number 133 to number 136. This is due to the fact that Zimbabwe does not have a well articulated and well communicated Investment Strategy which eliminates investment hurdles (Biti cited by Zimbabwe Parliamentary Debates, 2010c:1307).

5.3.2 The political environment

The historical and current political environment of Zimbabwe is exposed in sections 5.3.2.1 and 5.3.2.2 respectively.

5.3.2.1 The historical political environment

The 2000 land reform programme and the repercussions it had on the economy have already been discussed in Section 5.3.1. Besides the 2000 land reform programme, Operation Murambatsvina was another historical political event that shattered businesses.

- **Operation Clean-Up (Murambatsvina)**

In 2005, the government implemented an operation known as "Operation *Murambatsvina*" which means Operation Clean-Up. This, literally, means "get rid of filth". Operation *Murambatsvina* displaced 30 000 people (Scarrott, 2008:2) and destroyed flea markets

(Mpofu, 2007:2), the source of income for poor women. Mashavave (2009:6) concurs that the blitz shattered small businesses from which 2.4 million people derived their livelihood.

Furthermore, political upheavals in Zimbabwe were not only confined to the country's borders, but destabilised neighbouring countries too.

- **Relations with neighbouring countries**

Chigora (2008:182) states that while Zimbabwe was stuck on rectifying socio-economic iniquities and to make its concern known at the international arena, Zimbabwe became regionally destabilising, threatening the credibility of the SA backed New Partnership for Africa's Development (NEPAD) initiative. Peace and stability in the country and its environment is central to any state to allow and encourage investment and economic development. This involves forming partnerships with others to create large markets and to attract greater investment interest from outsiders and regional players. Also, businesses benefit from economies of scale that come with bigger markets. It ought to be understood that Zimbabwe's foreign policy and the economic policy with which it was closely linked, created challenges internally and externally. The views of destabilisation by Zimbabwe of its neighbours are alluded to by Gwatidzo cited by Forde and Naidu (2007:1), that events in Zimbabwe were affecting South Africa and the region as a whole. Since the world is now a global village, the problems of one country cannot remain within the borders of a country anymore. These developments are raising growing concerns in South Africa, where studies indicate a direct link between crime and illegal migration (Besada & Moyo, 2008:1).

5.3.2.2 The current political environment

The current political environment in Zimbabwe is explained in terms of its impact on the investment climate, which ultimately affects businesses in Zimbabwe.

5.3.2.2.1 The investment climate

Stern cited by Beath (2006:3) informs that the central challenge in reaping greater benefits from globalisation lies in improving the investment climate. Improving the investment climate involves providing sound regulation of industry including the promotion of competition, overcoming bureaucratic delay and inefficiency, fighting corruption, and improving the quality of infrastructure. The investment climate is not only important for large, formal sector businesses only but also for SMEs, agricultural production and the generation of off-farm employment. For these reasons the investment climate is a key issue for poverty reduction.

According to Bloch (2010a:1), Zimbabwe is deterring investment by: (a) political instability and confrontation (b) threatened "indigenisation" domination of and supremacy over investors (c) excessive direct and indirect taxation and (d) defective parastatal services (e) unreliable energy supplies and (f) prevailing confrontational relationship between employers and labour. While investment might be an economic issue, the political policies adopted by the government have an impact on investments. Positive economic strides were achieved in Zimbabwe in 2009 but there is a need for the economy to continue to improve and consolidate the gains made in 2009. There is also need to re-visit economic policies as those of the past years had been tough for businesses (Sibanda as quoted by Anon.,(2010:1). Economic recovery remains highly constrained by weak aggregate demand and lack of domestic and Foreign Direct Investment (FDI) in an environment of limited Balance of Payments (BOP) support (MIMS, 2009:3). Biti quoted by Zimbabwe Parliamentary Debates (2010c:1257 & 1307) concurs that Zimbabwe's capacity to attract meaningful investment is affected by the afore-mentioned factors. Further to that, lack of certainty on the tenure of the Government of National Unity (GNU), democracy and the rule of law deficit and lack of finality on the land reform programme, have caused investors not to consider Zimbabwe an investment destination. The pending elections is another factor driving away potential investors because of the belief that elections may spark unprecedented violence and create an environment not conducive for business operations (Makumbe cited by Mawere & Mlotshwa, 2010:8).

What follows is Zimbabwe's historical and current socio-cultural environment.

5.3.3 The socio-cultural environment

Challenges to be discussed in this section include life expectancy, health, education, unemployment, poverty and food insecurity. These factors have a direct and indirect impact on businesses.

5.3.3.1 The historical socio-cultural environment

By any rational standard, the socio-economic situation of most Zimbabweans had deteriorated by the end of 2003. Inflation had risen to over 600 percent. The Zimbabwean dollar was worth 500 percent less than it had been in 2000. Unemployment had risen to more than 70 percent, with 80 percent of the population living below the poverty datum line. Most basic foodstuffs and fuel had become unaffordable except to the elite (ISO, cited by McKinley, 2006:95).

Zimbabwe has been experiencing socio-economic challenges that have directly impacted on the welfare of its citizens, especially women and children over the last 10-15 years, and these include reduced life expectancy, unemployment, poverty and food insecurity. These challenges have been exacerbated by the underlying HIV/AIDS and the cholera epidemic that affected about 100 000 people, resulting in an estimated 4 000 deaths (MIMS, 2009:2).

5.3.3.1.1 Deterioration in life expectancy/health/education

During the political and economic meltdown, the World Health Organisation (WHO) estimated that some 3 500 Zimbabweans died every week from the combined effects of HIV/AIDS, poverty, and malnutrition. In a report released in June 2006, the UN stated that Zimbabwe had one of the highest incidences of HIV/AIDS in the world. Southern Africa is the epicenter of the global HIV/AIDS pandemic and nine of the countries with the highest levels of HIV/AIDS infection in the world are in Southern Africa, and Zimbabwe is one of them. What makes HIV/AIDS particularly serious in Zimbabwe is that the government has dedicated the bulk of its dwindling resources to maintaining its hold on power, leaving little or no money for HIV/AIDS prevention and provision of antiretroviral drugs. Only a tiny fraction of those suffering from

HIV/AIDS appears to be on a regular course of medication (Coltart, 2008:1). Chiduku (2008:2) concurs that in Zimbabwe, the HIV/AIDS pandemic has reached every corner, from marginalised rural communities to cities. The impact of HIV/AIDS is being felt in all sectors of society, especially in the areas of food security, education, the labour market and businesses. The loss of workers due to HIV/AIDS related illnesses or the demand for care and support services have resulted in serious decline in productivity, and loss of earnings. Table 5.12 shows the comparison of life expectancy of Zimbabweans with other countries between 1994 and 2006.

Table 5.12 Life Expectancy (1994-2006)

Indicator	Zimbabwe since 1994		Swaziland 2004		South Africa 2004	
	Male	Female	Male	Female	Male	Female
Life expectancy	37	34	36	39	45.1	50.7

Source: Thorny croft (2006:1); Taylor (2007:7).

The HIV/AIDS virus has also reduced life expectancy of South Africans from 62 years in 1990 to 50 years in 2007. By 2011 the life expectancy for South African men will drop to 48 years and for women, 51 years. Though not shown in Table 5.12, Botswana's GDP per capita (adjusted for inflation and purchasing power parity) rose from US\$ 671 in 1966 to US\$ 10.813 in 2005. However, the high growth rate in Botswana has not resulted in increased life expectancy. Botswana is a country ravaged by the HIV/AIDS pandemic, and life expectancy declined from 62 years in 1980 to 35 years in 2005 (Tupy, 2008:1). Of importance is the fact that life expectancy for Botswana and South Africa has been reduced by the HIV/AIDS virus compared maybe to Zimbabweans' multiple challenges (Tupy, 2008:1; Obrentz, anon :1).

Coltart (2008:7) asserts that according to findings released in July 2006 by the Zimbabwe Demographic Health Survey, the health of Zimbabwean children had also deteriorated. The number of children that were receiving all of the recommended vaccinations had dropped by 21 percent between 1999 and 2006. Over the same period, the percentage of children receiving no vaccinations at all rose to 21 percent.

According to Besada & Moyo (2008:1 &10), services such as water, electricity, and communications were also disrupted. The evolving and deteriorating economic and social crises in Zimbabwe contributed to an unprecedented exodus of Zimbabweans, with more than 3.5 million people, (approximately 25 percent of the population) having emigrated over the past years to countries such as Zambia, Botswana, the UK, Australia, US, and particularly South Africa. Many qualified and skilled people left and 2/3 of doctor's posts were vacant. The flight of professionals had devastating effects on all the economic sectors in Zimbabwe. The brain drain has had negative effects on the capacity for future development in Zimbabwe and businesses, due to depletion in Human Resources. In a country that had one of the best education systems in Africa, unions were saying the number of teachers had halved in the past ten years (Nicoll, 2009:1).

5.3.3.1.2 Unemployment/ food insecurity /poverty

About 300 000 jobs were lost in commercial agriculture due to the farm invasions in 2000. Up to 2 million farmhands and their dependents, constituting 15 percent of the population, faced internal displacement and unemployment, worsening further the country's political and economic turmoil. Richardson (2005:541 & 552) argues that although the rationale for the land reform policy was to redress the British seizure of fertile farmland from the blacks in the late 1890s, the manner in which land reform had been done led to Zimbabwe's economic downturn. Since the people who replaced the commercial farmers lacked knowledge of running a commercial farm, wrong types of inputs were used. Again, the government had no plan for re-distribution or access to property titles, so more than half of the vacated farms were left unclaimed and unused. The conversion from commercial farms to communal farms transformed increasing numbers of Zimbabweans back to a subsistence form of living, and turned once fertile farmland back to the bush (Robertson, 2002:42 and Besada & Moyo, 2008:6). Based on the afore-mentioned facts, loss of jobs and therefore income, meant loss of purchasing power by consumers which ultimately affected business revenue. Further to that, loss of output from

farms meant that businesses that depended on agriculture produce were negatively affected in terms of supplies.

Zimbabwe's unemployment rate reached 94 percent by 2008; meaning that less than ½ a million people in the country were formally employed. At close of 2008, only 6 percent of the population was formally employed down from 30 percent in 2003. Out of the country's 12 million people, only 480 000 had formal jobs, down from 3.6 million in 2003. More than 75 percent of the population lived below US\$1 a day and the GDP per capita was less than US\$ 402 (Kwaramba & Makochehanwa, 2009:4-9).

In 70 percent of Zimbabwe's provinces, more children suffered from stunted growth than they had previously. The high levels of malnutrition were exacerbated by the government's refusal to acknowledge the extent of the problem. In August 2007, the Famine Early Warning Systems Network stated that there would be protracted economic decline exacerbated by a poor 2006/07 harvest and disruptions of food supply due to price controls and restrictions on basic commodity imports, especially in the southwest and in urban areas. In December 2007, the World Food Programme warned that Zimbabwe would need food aid before April 2008. The government's ban on all human rights' Non-Governmental Organisations worsened the already dire humanitarian crisis (Coltart, 2008:7). Smith (2008:10) informs that many of the women worked out of desperation to provide what they could for the elderly, for child-headed households and for internally displaced people.

The International Federation of the Red Cross (IFRC) cited by (Kwaramba & Makochehanwa, 2009:19) warned that as of January 2009, 9 million Zimbabweans or 75 percent of the country's 12 million was expected to face severe hunger in 2009 unless food assistance was enhanced. Zimbabwe was quoted as being the world's 3rd largest food aid consumer following Afghanistan and Ethiopia.

Besada & Moyo (2008:16) assert that approximately 50 percent of households in Zimbabwe were being sustained by remittances from abroad, mostly from family members and friends

working in unskilled positions or in South Africa's informal economy. These remittances provided a social safety net for many desperate households. These remittances were mostly through informal channels due to foreign exchange controls, inconsistent monetary and exchange rate policies and the prohibition of operations by money transfer agencies in Zimbabwe.

5.3.3.1.3 Breakdown of families

According to Taylor (2007:7), the economic crisis in Zimbabwe has destabilised the fibre of society. Families have been broken up in the process. Many families have been displaced and unprecedented numbers have gone to the Diaspora. Most of these people cross illegally and amongst them are women sometimes with babies on their backs risking both their lives and those of their children. Some mothers are forced to be separated from their children in order to find ways to earn a living in foreign countries. As a result there are many women economic and political refugees. Most Zimbabweans fled to neighbouring South Africa where they were subjected to horrific xenophobic attacks, blamed for rising unemployment and escalating crime (Scarrott, 2008:3). More than 1 000 Zimbabweans were living at the Central Methodist Church having fled the economic and political turmoil in Zimbabwe and were awaiting Home Affairs to process their immigration papers so that they could look for work, an exercise which was conducted between September 2010 and 31 December 2010.

Economic crisis and political instability (Taylor, 2007:7) leave children, particularly, girl children, the most vulnerable in society. Children of displaced parents are usually left in the care of relatives. Unbeknown to parents in the Diaspora, relatives take advantage of the absence of parents and subject children to all forms of abuse. Taylor (2007:7) further points out that human trafficking is another growing phenomenon in Zimbabwe. Zimbabwean girls are very vulnerable to modern day slavery in the form of human trafficking due to the high levels of migration caused by the economic crisis. Zimbabwean women and children are reportedly trafficked for sexual exploitation in towns along the borders with the four surrounding countries. Young girls and women are also lured to People's Republic of China, Egypt, the United Kingdom, Canada and

Zambia with false employment offers that result in involuntary domestic servitude or commercial sex exploitation. Zimbabwean women are at a high risk of contracting HIV/AIDS in a country undergoing economic and political challenges. To escape hunger, Zimbabwean girls are also forced into marriages. Faced with starvation, fathers give away their usually under-age daughters, without their consent, to richer men in return for food and other economic support. Zimbabwean girls were being treated like commodities so that their families could survive. This meant that the girl-child often had to drop out of school to become the property of often older men (Taylor, 2007:7).

Smillie (2008:19) agrees that women are raped and some have been robbed by Guma Guma (a name given to gangs that organise and take illegal immigrants over the border between South Africa and Zimbabwe).

5.3.3.2 The current socio-cultural environment

Sections 5.3.3.2.1 to 5.3.3.2.2 that follow focus on the changes that have occurred in the socio-cultural environment.

5.3.3.2.1 Life expectancy/ HIV/AIDS pandemic

Since 1994, the average life expectancy in Zimbabwe has fallen from 57 years to 34 years for women and from 54 years to 37 years for men (Coltart, 2008:1; Tupy, 2008:2). Thornycroft (2006:1) attributes the shorter life span of Zimbabweans to the collapsed health system and HIV/AIDS. The WHO report based on the 2004 figures said in just one year Zimbabwean women's lives had become, on average 2 years shorter.

Cholera that had claimed about 4 000 lives since August 2009 was past its worst stage after a concerted effort by international agencies. Schools and other services that were grinding to a halt have begun functioning again (Nicoll, 2009:1). However, provision of quality health services, clean water and sanitation remain big challenges. Although schools are now operational, there is a serious skills shortage particularly in Mathematics and Science.

5.3.3.2.2 Unemployment/poverty/ food situation

Food and other products have reappeared in shops (Nicoll, 2009:1) and locally manufactured products have increased on the market although they are still not at competitive prices (Anon., 2010a:B1). In October 2009 the Poverty Datum Line for a family of six was approximately US\$ 496 (Anon. , 2010:B1). The Poverty Datum Line (PDL) represents the cost of a given standard of living that must be attained if a person is deemed not to be poor. According to Siyachitema as quoted in Anon. (2010:B1), the cost of living for a family of six had shown a marked increase from US\$ 483,88 in September to US\$ 491,28 in October 2010, reflecting a 0.02 percent increase. The cost of transport, rent, water and electricity, health, education, clothing and footwear had remained the same at US\$ 344.

In his 2009 Budget, the Minister of Finance accorded low-level wage earners an increase in the threshold of individual income tax of US\$ 10, from US\$ 150 to US\$ 160. The level of bonuses not subject to taxation was set at only US\$ 400. Tens of thousands of employees struggling to fund the basic needs of their families and themselves, including rents and utilities, and food, had hoped for some temporary relief from yearend bonuses, but little of those bonuses escaped being taxed. The bonus recipients would have had greater disposable income, as a result of lesser incidence of income. The fiscus and businesses would benefit from indirect taxes such as Value Added Tax (VAT) and customs duties, on the increased spending of the bonus-receiving employees. The fiscus would have also benefitted as a result of improved income tax flows on the greater profits attainable by commerce and industry; as a result of greater spending by bonus recipients (Bloch, 2010a:12).

However, in the 2011 budget, the second budget for the Inclusive Government presented on Thursday 25 November 2010, the tax free threshold was increased from US\$ 175 to US\$ 225. The bonus exemption threshold was increased from US\$ 400 to US \$ 500 (Bloch, 2010a:1). What is worth noting is that an increase in income boosts businesses' revenue and leads to an improvement in the standard of living.

Although men and women were exposed to the same socio-cultural challenges, the degree of impact of these socio-cultural challenges could have been felt more by women. This is due to the fact that according to the CSO (2002:67), socio-culturally, women are primarily responsible for the organisation and management of house work and child caring. Win (2007:6) asserts that women cannot run their businesses because they have home based patients to care for and have no time to march for their rights. They are living with HIV/AIDS and have children to care for. They would rather be in the queue for anti-retroviral drugs than in the queue to vote.

5.3.4 The legal environment

Historical and current legal challenges faced by Zimbabweans which ultimately negatively impacted on entrepreneurs in the last 10-15 years are discussed in the sections that follow. When consumers' sources of income are affected, there is a likelihood that their spending patterns will also be affected and this leads to a reduction in income for businesses.

5.3.4.1 The historical legal environment

Lack of compensation to the displaced commercial farmers, marked the beginning in Zimbabwe's history that laws regarding property rights were no longer respected or defended (Richardson, 2005:541). Property titles, which once served as a key insurance mechanism for guaranteeing bank lending, were no longer recognised by the government.

5.3.4.1.1 The breakdown of the rule of law

Richardson (2005:541) further argues that damage to property rights destroys three important components of the market place. These are investor trust, land equity and entrepreneur's knowledge and incentives. There is loss of trust in the government to enforce the law, which affects foreign investors' views of the country. The loss of property titles limits the amount of borrowing and entrepreneurial activity by disrupting the banking sector. Individuals no longer can offer banks their property as collateral for a loan. There is the loss in the incentive to pass along entrepreneurial knowledge, and work initiatives are sharply stymied as well, since one's investment is not retained.

The loss of rule of law in Zimbabwe had ripple effects on the economy and businesses. In 1993, the Zimbabwe Stock Exchange was opened to foreigners for the first time. Zimbabwe was one of the top performers in the world's emerging markets and a new favourite of investors. Four companies were brand new entrants, among them Meikles Africa, a conglomerate with ties to retailing, tourism, agriculture and manufacturing (Business Times, cited by Richardson, 2005:549). In 1998, the stock market began to plunge. One of the reasons was the loss of confidence in the government, including the government's publicly stated intention to acquire commercial farms for resettlement (Mbendi Profile, quoted by Richardson, 2005:549). Foreign investors became increasingly concerned with the government's willful disregard of the law, especially after its own Supreme Court declared the land seizures unconstitutional in 2000, and quickly pulled out their financial stakes in the country. Investors were afraid that their homes, stocks or other businesses could be the next to be expropriated. According to Meredith, cited by Richardson (2005:549), for the first time the executive branch of government condoned the involuntary expropriation of private property, and there was nothing the judiciary could do.

5.3.4.1.2 Loss of property rights

Richardson (2005:548-555) further states that commercial farmers took with them the intricate knowledge needed to produce a variety of crops under arid conditions. With the absence of property rights, Zimbabwe's advanced system of commercial farming quickly liquidated and the tragedy of the commons replaced it. Zimbabwe provides a case study of the perils of ignoring the rule of law and property rights when enacting (often well-intentioned) land reforms. The lesson learned here is that well protected private property rights are crucial for economic growth and serve as the market economy's linchpin. Once those rights are damaged or removed, economies may be prone to collapse as a result of loss of investor trust, the vanishing of land equity and the disappearance of entrepreneurial knowledge and incentives.

Women were not spared by the breakdown in the rule of law. The crackdown on the opposition led to violent acts and arrests of women by the state. Women of Zimbabwe Arise (WOZA) is a women's activist group, whose members were arrested while campaigning for better access to

food and medicine. WOZA also launched protests against mass eviction of informal settlements and restrictions on public gatherings and free speech (Anon., 2008:8).

Most of the laws that prevailed during the political and economic meltdown were prohibitive of profitable business operations. Coltart (2008:4) informs that the law that was particularly damaging was the one that required exporters to sell up to 30 percent of their foreign exchange earnings to Zimbabwe's Reserve Bank at an artificial exchange rate that was a fraction of the real market rate. There was also no freedom of speech or assembly in Zimbabwe. These laws made it difficult for people to assemble and hold business meetings lest they were mistaken to be holding political meetings.

5.3.4.2 The current legal environment

A discussion on the current legal environment is given next.

5.3.4.2.1 Indigenisation and Economic Empowerment

In November 2007, the Parliament of Zimbabwe passed an Indigenisation Bill which obliges every business to be controlled through a majority shareholding by "indigenous" or non-white Zimbabweans (Coltart, 2008:16-20). The Indigenisation law stipulates that 51 percent of firms worth over \$500 000 should be owned by black Zimbabweans in most sectors. However, according to Bloch (2010a:1), there is a need to re-visit the indigenisation regulations that are hampering Foreign Direct Investment opportunities that Zimbabwe desperately needs for economic growth. Many investors find it unfair that they become junior partners when they would have invested their money, so there is need for the Government to create sound and user-friendly investor relations that are a necessary component in ensuring growth for Zimbabwe in 2011.

Chengu (2010:4) also argues that women have not been efficiently prioritised in the Indigenisation and Economic Empowerment. Therefore, the indigenisation process runs the risk of appearing to have been designed for the exclusive benefit of men and in turn losing the very credibility and broad based support that it requires to be a success. These criticisms come in the

midst of a Ministry that was meant to bring about gender equality. The Ministry of Women's Affairs and Community Development was created in 2005 to bring about gender equality. The Ministry has three socio-economic policy objectives namely:

- Empower women through policies and strategies and programmes that promote the participation of women in natural development.
- Promote gender equality and equity so that there is equal and equitable access, control and ownership of resources.
- Empower communities so that they are self-reliant and are able to sustainably manipulate and manage their resources for the present and future generations.

5.4 Summary

Chapter 5 gave an exposition of the location, population, major businesses and the status of SMEs in Zimbabwe. Further to that was an analysis of the Zimbabwean external environment from an economic, political, socio-cultural and legal perspective. The analysis of Zimbabwe's external environment was meant to give context of the business environment in which Zimbabwean entrepreneurs operated in the last 10-15 years of political, economic, socio-cultural and legal meltdown.

Zimbabwe is a former British colony which attained its independence on 18 April 1980. According to the last census conducted in 2002, Zimbabwe had a population of 11 631 657, comprising 5 634 180 males (48 percent) and 5 997 477 females (52 percent) CSO (2002:1).

The entrepreneurial arena in Zimbabwe is made up of big businesses and SMEs. Big businesses comprise agriculture, mining, manufacturing, tourism, construction and the services sector. Zimbabwe like other developing countries has witnessed an increase in women entrepreneurship. The Government of Zimbabwe realised that economic growth entails support and development of sustained entrepreneurship hence the setting up of the Ministry of Small and Medium Enterprises in 2002. The Government of Zimbabwe is also redressing gender

imbalances between men and women through the Ministry of Women's Affairs, Gender and Community Development which was set up in 2005.

Zimbabwe is a country once endowed with natural resources, such as arable land, forests, national parks, and wildlife estates (ZDHS, 2005-6:1). Besada & Moyo (2008:1-2) are of the opinion that Zimbabwe emerged from the British rule in 1980 with a strong infrastructure and a high level of social cohesion. Zimbabwe had potential to become a strong independent African state. In the decade following Zimbabwe's independence in 1980, Zimbabwe recorded solid economic growth of approximately 2.9 percent. This economic growth was well above the Southern African regional average of 1.7 percent. Living standards improved, with life expectancy reaching 59 years in 1990 before declining to 37 years in 2005.

The economic gains inherited after independence were lost in the political, economic, socio-cultural and legal challenges of the last 10-15 years, culminating in a severe humanitarian crisis in 2008. The source of the challenges is believed to have been the illegal farm acquisitions of 2000. The land reforms marked the breakdown of the rule of law as the war veterans conducted land invasions despite the courts having declared land acquisitions illegal. Foreign donors withdrew their aid to Zimbabwe resulting in foreign currency shortages.

The other economic repercussions of the land reform included the collapse of the Agricultural, Manufacturing, Mining, and other sectors of the economy. The collapse of these sectors led to serious shortages of food, medical supplies, raw materials, fuel and cash required to operate viable businesses. The period after land invasions was characterised by hyperinflation fueled by RBZ's quasi-fiscal activities and further foreign currency shortages. Deterioration in the business climate contributed to an estimated 54 percent fall in GDP during the period 2000-2008 and 40 percent fall in real GDP in 2008 alone. Prices of most basic commodities reached levels beyond the reach of the ordinary people and this led to the deterioration of the standard of living of the people.

Following an inconclusive violence ridden presidential poll, and interventions by the Southern African Development Community (SADC), the Global Political Agreement (GPA) was signed on 15 September 2008 setting up the framework for power sharing in Zimbabwe in 2009. The new Inclusive Government took office in an economy that had many challenges. At the epicenter of the economic crisis, were unprecedented levels of hyper-inflation, sustained period of negative GDP growth rates, and massive devaluation of the currency. There was also low productive capacity, and loss of jobs, food shortages, poverty, massive de-industrialisation and general despondency. The fundamental tasks of the new Inclusive Government were to resuscitate and rehabilitate the economy.

As a result of the galloping inflation which reached an official figure of 231 percent in July 2008, the government of Zimbabwe dollarised the economy in February 2009. Zimbabwe is now using multi-currencies which are the United States Dollar, the South African Rand, the Botswana Pula, the UK Pound, and the Euro. Inflation has been reduced to a single digit. Although the use of multiple currencies has stabilised prices, the challenges faced by businesses and the consumers are the liquidity crunch and shortage of change particularly in small denominated forms.

The Zimbabwean economy is recovering, though at a slow pace. Improvements have been recorded in mining and agriculture but manufacturing still lags behind. The slow recovery is due to unresolved political, economic and socio-cultural issues. Political challenges are a result of uncertainty and outstanding issues surrounding the Inclusive Government. Economic recovery remains highly constrained by weak aggregate demand and lack of domestic and Foreign Direct Investment (FDI). Lack of energy, high cost of utilities, and skills gap are other contributing economic challenges.

On the social front, the economic challenges resulted in high levels of unemployment, poverty and food insecurity. Malnutrition and incidences of infectious diseases increased. The socio-cultural challenges were made worse by the HIV/AIDS pandemic and the outbreak of cholera in 2008/2009 that claimed 4000 lives. Basic social services such as delivery of health, education, water and sanitation were affected particularly in the last quarter of 2008. Health and education

sectors were hit by a brain drain of skilled personnel to other countries in the region and abroad, thus compromising quality in these sectors.

Among some of the outstanding legal issues is women's empowerment which does not appear to have been fully catered for in the Indigenisation Act.

As has been revealed, the political, economic, socio-cultural and legal challenges in the Zimbabwean environment created generic challenges for Zimbabwean entrepreneurs and in some cases, unique challenges for women entrepreneurs. Chapter 6 explains the Research Methodology employed in the empirical part of the study to investigate challenges faced by urban Zimbabwean women entrepreneurs.

CHAPTER 6

RESEARCH METHODOLOGY

6.1 Introduction

The aim of this chapter is to explain the detailed description of the research methodology employed in the empirical part of the study. The research methodology comprises the purpose of the research and the business research process. The sections that fall under the business research process, arranged in the order in which they will be presented include: the problem statement, research objectives, research questions, research design, selecting the primary data collection method, sample design, data gathering, data analysis, an idea of how results will be presented and the chapter summary.

6.2 Purpose of research defined

According to Wisker (2001:114), research is seeking knowledge and understanding of the world and its processes. Makore-Rukuni (2001:15) acknowledges that research work leads to new information, or to updating or upgrading of information in circulation. When there is no other information to counter or to inform the users, users can continue to use inappropriate treatments or interventions. Through research, people are encouraged to adopt new methods with confidence based on some empirical evidence. Research builds on existing knowledge about human behavior and change processes which are important. New knowledge can be accessed through research as the state of knowledge is not static. New knowledge paradigms that might stimulate new schools of thought are created through research. Therefore, this study was primarily conducted for the above stated reasons, with a view to building on existing knowledge which might stimulate new schools of thought regarding challenges faced by women entrepreneurs. The study follows the business research process as outlined in section 6.1.

6.3 The business research process

The business research process is a sequence of clearly defined steps within a research study. Some steps follow a sequence while some are carried out simultaneously, and others may be omitted. Despite these variations, the idea of a sequence is useful for developing a study and for keeping the study orderly as it unfolds (Cooper & Schindler, 2008:11).

6.3.1 Problem statement, research objectives and research questions

A useful way to approach the research process according to Cooper & Schindler (2008:83, 96 & 641), is to state the basic problem that prompts the research and then develop questions to address the problem. Makore-Rukuni (2001:58) agrees that the statement of the problem is the core of the study because the research questions, the methodology, especially the research design, depend on it.

6.3.1.1 Problem statement

In this regard, the motivation of this study stemmed from the fact that women have been marginalised politically, economically, socio-culturally, legally, educationally, at work and even in their entrepreneurial endeavours, in patriarchal societies. Most patriarchal societies allocate power and privileges mainly to men, leaving women with relatively less economic and political power than men. This general pattern of men-women relations continues even in modern societies (Post et al., 1996:438-9). Woldie & Ardesua (2004:80) allude to the views that women are regarded as subordinate to men regardless of their age or educational accomplishments.

6.3.1.2 Research objectives

The primary objective of this study, therefore, was to investigate the challenges urban Zimbabwean women entrepreneurs face. The above primary objective was supported by the following secondary objectives.

- To review literature to determine the unique challenges faced by women entrepreneurs worldwide.

- To conduct a literature review on the historical background and current status of women worldwide.
- To conduct a literature review on the historical background and current status of women in Zimbabwe.
- To review literature to determine challenges faced by entrepreneurs generally and those uniquely faced by women entrepreneurs.
- To review literature to determine challenges faced by Zimbabwean entrepreneurs, with specific reference to the unique challenges faced by women entrepreneurs.
- To design research techniques appropriate for the study on challenges faced by urban Zimbabwean women entrepreneurs.
- To investigate empirically unique background challenges faced by urban Zimbabwean women entrepreneurs.
- To investigate empirically the unique challenges faced by urban Zimbabwean women entrepreneurs in the market environment.
- To assess empirically how urban women entrepreneurs experience the political, economic, socio-cultural and legal environments in Zimbabwe.
- To suggest practical recommendations of how to alleviate challenges faced by urban Zimbabwean women entrepreneurs.

6.3.1.3 Research questions

Wisker (2001:114) asserts that the choice of the research design, data collection planning, and sampling are influenced by the research questions. Therefore, appropriate research questions should be asked. Cooper & Schindler (2008:83, 96 & 641) further point out that in a descriptive study, the objectives can be stated as research questions. Research questions state the

objectives of the research and answers to these questions provide desired information necessary to make decisions with respect to management dilemma. Research questions represent the various factors of the problem to be solved. Since this is a descriptive study, the following research questions were used:

- What are the unique theoretical challenges faced by women entrepreneurs worldwide?
- What is the current status of women worldwide compared to their historical background?
- What is the current status of women in Zimbabwe compared to their historical background?
- Do women entrepreneurs face the same challenges as those faced by men entrepreneurs?
- What are the challenges faced by Zimbabwean entrepreneurs?
- What are the suitable research techniques for conducting an empirical study on challenges faced by urban Zimbabwean women entrepreneurs?
- What are the unique background challenges faced by urban Zimbabwean women entrepreneurs?
- What are the unique challenges faced by urban Zimbabwean women entrepreneurs in the market environment?
- How do urban women entrepreneurs experience the political, economic, socio-cultural and legal environments in Zimbabwe?
- What are the practical recommendations that can be proposed to alleviate the challenges faced by urban Zimbabwean women entrepreneurs?

6.3.2 Research design

Glatthorn & Joyner (2005:97) state that research design is a specific plan for studying the research problem. Cooper & Schindler (2008:156) assert that before any research study can be conducted, an appropriate research design must be crafted and the research design constitutes

the blueprint for the collection, measurement, and analysis of data and the structure of the investigation to obtain answers to research questions.

6.3.2.1 Types of research designs

According to Makore-Rukuni (2001:9-13) and Glatthorn & Joyner (2005:39), there are two types of research designs; the qualitative and the quantitative research designs. The characteristics and the differences between the qualitative and the quantitative research designs are shown in Table 6.1.

Table 6.1 Differences between qualitative and quantitative research designs.

Qualitative	Quantitative
1.The research design may adjust during the course of the project. Often uses multiple methods simultaneously or sequentially.	1.The research design is determined before commencing the study. Uses single method or mixed methods.
2.Consistency is not expected.	2.Consistency is critical.
3.Quality of relationship between researcher and respondents is crucial. Researcher is a participant.	3.Aims for neutral, objective relationship that does not contaminate or introduce unnecessary bias into the study. Researcher involvement is limited.
4.Necessity for self awareness and reflexivity (the need for extreme sensitivity in how and when to ask questions).	4.Aims for value free research.
5.The research purpose is in-depth understanding and theory building.	5.The research purpose is to describe or predict, build and test theory.
6.Pre-tasking is common in participant preparation.	6.No preparation is desired to avoid biasing the participant.
7.Human analysis following computer or human coding; primarily non quantitative.	7.Computerised analysis-statistical and mathematical methods dominate.
8.Researcher participation in data collection allows insights to form and be tested during the process.	8.Insights follow data collection and data entry, with limited ability to re-interview participants.

Adapted from Cooper & Schindler (2008:165) and McCleod cited by Makore-Rukuni (2001:11).

6.3.2.1.1 Qualitative research design

Qualitative research is a process of building a complex and holistic picture of the phenomenon of interest, conducted in a natural setting. The goal of qualitative research is to examine and interpret observations for the purpose of discovering underlying meanings and patterns of relationships. Qualitative researchers aim to study things in their natural setting, attempting to make sense of, or interpret phenomena in terms of meanings people bring to them (Abawi, 2008:5). The aim of qualitative research is to achieve an in-depth understanding of a situation and is ideal in extracting feelings, emotions, motivations, perceptions, attitudes and experiences (Sanchez, 2006:1 and Abawi, 2008:10). Qualitative data draws from a variety of sources, including people (individuals or groups), businesses or institutions, texts, settings, environments, events and happenings. Qualitative research explains to the researcher how and why things happen as they do, and enables understanding of the different meanings that people place on their experiences and delves more deeply into people's hidden interpretations and understandings. During analysis, the qualitative researcher uses content analysis of written or recorded materials drawn from personal expressions by participants, behavioural observations, and debriefing of observers, and trace evidence from the physical environment (Cooper & Schindler, 2008:162).

However, qualitative research design has the following disadvantages. According to Makore-Rukuni (2001:100), the qualitative research design is subjective. The subjectivity arises from the fact that qualitative data is analysed through conceptualisation rather than through statistics and mathematics. Conceptualisation assumes subjectivity so the use of numbers which is used in the quantitative design eliminates subjectivity. Data are susceptible to human error and bias in data collection and interpretation.

6.3.2.1.2 Quantitative research design

On the other hand, quantitative research design (Cooper & Schindler, 2008:164) attempts precise measurement of something. In business research, of which this study is, quantitative

research usually measures consumer behavior, knowledge, opinions, or attitudes. Quantitative data often consist of participant responses that are coded, categorised, and reduced to numbers so that these data may be manipulated for statistical analysis. Abawi (2008:3) concurs that quantitative research involves the numerical representation and manipulation of observations for the purpose of describing and explaining the phenomena that the observations reflect and is categorised with descriptive research. Barker et al. cited by Makore-Rukuni (2001:98-99) point out that the advantages of quantitative research design are that there are well established statistical methods for analysis of data. The use of numbers ensures precision in measurement and quantitative methods allow for opportunities to assess the measurements with some degree of confidence. Data can be easily summarised which gives meaning and facilitates communication of findings. Quantitative methods facilitate comparison as data can be collected from large numbers of respondents, settings and times. Abawi (2008:10) further points out that quantification, not only allows for more precision in analysis but also ease in summarising data and making inferences. The results are presented in tables, graphs or other forms of statistics and these methods of data presentation allow for objectivity. Sanchez (2006:1) asserts that quantitative research generates statistics through the use of large-scale survey research, using methods such as questionnaires or structured interviews.

Due to the afore-mentioned advantages, the quantitative research design was used in this study where participants' responses were coded, categorised, and reduced to numbers. The researcher and the research assistants were able to collect data from a large number of respondents. The quantitative design which uses numbers also enabled the researcher to analyse the data statistically using well established statistical methods, with appropriate software to run the data (SPSS).

6.3.2.2 Types of Research

There are three types of research that can be used with qualitative or quantitative research designs or both. What determines the choice or type of research is the information required by the research problem. The three types of research are exploratory, causal and descriptive.

6.3.2.2.1 Exploratory research

According to Wisker (2001:119), exploratory research is the first stage of a project and is used to orient the researcher and the study in terms of the early stages of theory development. This type of research is commonly used when new knowledge is sought or certain behavior and the causes for the presentation of symptoms, actions, or events need discovering. It asks both "what" and "why" questions and sets out, using a variety of methods, to discover whether what is in question is true or not. Cooper & Schindler (2008:157) also point out that exploratory research is appropriate for the total study in topic areas where the developed data is limited. The objective of exploration is the development of hypothesis, not testing.

6.3.2.2.2 Causal research

Causal research attempts to establish cause and effect relationships (Glatthorn & Joyner, 2005:100). Cooper & Schindler (2008:157) add that causal studies seek to discover the effect that a variable has on another variable or that variables have on other variables. Causal research also seeks to explain why certain outcomes are obtained. The concept of causality is grounded in the logic of hypotheses testing, which, in turn, produces inductive conclusions. Such conclusions are probabilistic and thus can never be demonstrated with certainty.

6.3.2.2.3 Descriptive research

Wisker (2001:118) describes descriptive research as research aimed at finding out more about a phenomenon, capture it with detail and portray an accurate profile of that phenomenon. Cooper & Schindler (2008:151) concur and add that descriptive research studies provide descriptions of characteristics associated with the who, what, when, where, and how of a topic. Descriptive studies estimate the proportions of a population that have these characteristics and discover associations among these variables. Glatthorn & Joyner (2005:43,101) further point out that descriptive studies make primary use of surveys, interviews, and observations and report data using frequencies, averages and percentages.

In the light of these explanations, descriptive research was selected as the most suitable research type for this study. Descriptive research enabled the researcher to determine the challenges, the nature of the challenges, whether they were political, economic, socio-cultural, legal, educational, work-related, or business related and report about them in detail. The impact that these challenges had on the management of respondents' businesses were also investigated. Percentages and descriptive statistics such as the mean and standard deviation were used during data analysis.

6.3.3 Selection of the primary data collection method

This section focuses on the various methods of data collection, the method selected for this study and reasons, and the design of the questionnaire as the data collecting instrument.

6.3.3.1 Basic primary data collection methods

According to Glatthorn & Joyner (2005:193), three approaches can be followed to data gathering for statistical analyses: observation, experimentation and surveys.

6.3.3.1.1 Observation

Primary data can be collected by directly observing the respondent or object in action, for example, observation of practices in a production process. The advantage of direct observation is that the respondent is generally not aware of being observed and therefore behaves more naturally. This reduces the likelihood of gathering biased data. The disadvantage of direct observation is that this is a passive form of data collection. There is no opportunity to probe for reasons or to further investigate underlying behavior and motivating factors (Wisker, 2001:178-183 and Makore-Rukuni, 2001:113-122).

6.3.3.1.2 Experimentation

Glatthorn & Joyner (2005:41) postulate that primary data can also be generated by conducting experiments. The researcher manipulates certain variables under controlled conditions. Data on the primary variable under study can then be monitored and recorded, while the researcher

makes conscious efforts to control the effects of a number of influencing factors. One advantage of collecting data through experimentation is that quality data is collected on the research problem if the experiment is correctly designed and executed. The results of such studies are generally more objective and valid than other approaches. One disadvantage of experimentation is that running an experiment is a costly and time consuming exercise. The other disadvantage is that certain extraneous factors, which may confound the results may be impossible to control.

6.3.3.1.3 Survey

According to Wegner (2007:28), survey methods gather primary data through the direct questioning of respondents. Surveys make use of questionnaires as data gathering instruments. Data on attitudes, such as opinions, awareness, knowledge, preferences, perceptions, intentions and motivations can be captured through surveys. Cooper & Schindler (2008:215) further point out that the goal of the survey is to derive comparable data across subsets of the chosen sample so that similarities and differences can be found. When combined with statistical probability sampling for selecting participants, survey findings and conclusions are projectable to large and diverse populations.

The study used the survey method for the following reasons as pointed out by Colorado State University (2010:1): Surveys are relatively inexpensive, especially self-administered surveys. Very large samples are feasible, making the results statistically significant even when analysing multiple variables. Many questions can be asked about a given topic giving considerable flexibility to the analysis. Standardised questions can be asked and these make measurement more precise by enforcing uniform definition upon the participants. Standardisation ensures that similar data can be collected from groups then interpreted comparatively. Also, the survey method was selected because simple random sampling (a statistical probability sampling method) was used to determine the sample for this study, for which the findings and conclusions would be generalised to the whole population of urban Zimbabwean women entrepreneurs.

- **Methods of conducting survey research**

There are four approaches to gathering survey data according to Wegner (2007:28), and these are personal interviews, postal surveys, telephone surveys and e-surveys. Cooper & Schindler (2008:223) add another approach, a self-administered survey approach to data gathering. Advantages and disadvantages of each of the methods are presented in the tables 6 (a) to 6 (e) below.

Table 6.2 (a) Advantages and disadvantages of personal interviews

Type of survey	Advantages	Disadvantages
Personal interview- face to face contact with a respondent during which a questionnaire is completed.	1. A higher response rate is generally achieved.	1. The method is time consuming.
	2.Questioning allows further probing into reasons .More information can be obtained compared to mail or computer surveys.	2.It requires trained interviewers and is therefore more expensive.
	3.Greater data accuracy is generally ensured.	3.Gathered data may be biased because of the interviewer's influence on the interviewee.
	4.Non-verbal responses (body language; facial expressions) can be observed and noted.	4.Generally, fewer interviews are conducted because of cost and time constraints.
	5.Generally more questions can be asked.	
	6.Responses are spontaneous and therefore more likely to be valid.	
	7.The use of aided-recall questions and other visual prompts is possible.	
	8.Data collection is immediate and the data is current.	

Adapted from Wegner (2007:28) and Cooper & Schindler (2008:223-239).

Table 6.2 (b) Advantages and disadvantages of the postal survey

Type of survey	Advantages	Disadvantages
Postal surveys- questionnaires are mailed to geographically dispersed respondents.	1.A larger sample of respondents can be reached.	1.Response rates are very low.
	2.Postal interviews are more cost effective.	2.The respondent cannot clarify questions.
	3.Interviewer bias is eliminated as there is no direct questioning by the interviewer.	3.The opportunity of further probing is limited.
	4.Respondents have more time to consider their responses.	4.Data collection takes a long time, which reduces currency of data.
	5.Anonymity of respondent is assured, generally resulting in more honest responses.	5.There is no control over who actually answers the questionnaire, which increases the chances of non-sampling error.
	6.Respondents are more willing to answer personal and sensitive questions.	6.Less data is collected as questionnaires have to be shorter and simpler to complete.

Adapted from Wegner (2007:28) and Cooper & Schindler (2008:223-239).

Table 6.2 (c) Advantages and disadvantages of the telephone survey

Type of survey	Advantages	Disadvantages
Telephone survey -The interview is conducted telephonically with the respondent.	1.It allows quicker contact with geographically dispersed respondents.	1.Trained interviewers are required, which increases costs.
	2.Callbacks can be made if the respondent is not available right away.	2.The respondent may terminate the interview prematurely by ending the telephone call.
	3.The cost is relatively low compared with personal surveys.	3.Sampling bias is introduced if significant numbers of the target population do not have access to a telephone.
	4.Interviewer probing is possible.	4.Interviewer bias is possible.
	5.Questions can be clarified by the interviewer.	5.Non-verbal responses (body language) cannot be observed.
	6.A larger sample of respondents can be reached in a relatively short time.	6.Respondent anonymity is lost.
	7.Respondents feel safer at home.	

Adapted from Wegner (2007:29-30) and Cooper & Schindler (2008:223-239)

Table 6. 2 (d) Advantages and disadvantages of e- survey method

Type of survey method	Advantages	Disadvantages
An e-survey is an electronic or e-mail based survey and or online web-based survey.	1.Automates the process of collating data, thus eliminating data capturing errors.	1.There is a lack of comprehensive sampling frames (e-mail address lists) targeting specific user groups.
	2.E-surveys are significantly cheaper and faster than personal or postal interviews.	2.Not all potential target populations have access to e-mail or Internet facilities.
	3.It is possible to reach local, national and international target populations.	3.It takes technical as well as research skills to field a web survey.
	4.The data is highly current and more likely to be accurate.	4.Converting surveys to the web may be expensive.
	5.Participants feel anonymous.	
	6.Follow ups are more easily executed and are less expensive.	

Adapted from Wegner (2007:30) and Cooper & Schindler (2008:225).

Table 6. 2 (e) Advantages and disadvantages of the self-administered survey

Type of survey method	Advantages	Disadvantages
Self-administered survey-an instrument delivered to the participant via personal (intercept) or non-personal (computer-delivered, mail delivered) means.	1.Self administered surveys of all types cost less than surveys via personal interviews.	1.Low response rates in some modes. Participants will generally refuse to participate with a long questionnaire unless they perceive personal benefits.
	2.Quick responses are ensured and there is rapid data collection.	2.Need for low-distraction environment for survey completion.
	3.Allows contact with inaccessible participants and perceived as more anonymous.	3.Accurate mailing lists required.
	4.Requires minimum staff.	4.Computer delivered-cannot be intercepted by the participant to seek information not immediately known.
	5.Allows respondents time to think about questions	

Adapted from Cooper & Schindler (2008:223).

When the advantages and disadvantages of the five methods of conducting surveys (personal, postal, telephone, e-survey and self-administered surveys) were assessed, the survey method where the questionnaires were self administered proved to be the most suitable data collecting method for this study. According to Cooper & Schindler (2008:215), in self administered surveys, an instrument is delivered to the participant by the interviewer and is sometimes completed by a respondent with interviewer involvement and at other times without. The questionnaires for this study were delivered to the intended respondents by nine paid research assistants and were completed without research assistants' involvement.

The researcher used self-administered questionnaires for the following reasons: Through their use, a large number of respondents were reached in this study. By allowing the respondents to

complete the questionnaires without interviewer involvement, the researcher was assured of respondents' honest answers. In most instances the questionnaires were completed soon after they had been handed out to respondents and that contributed to the high response rate. Current data was collected as the completion in most cases was immediate. Self-administered questionnaires enabled respondents who could not immediately complete the questionnaires upon delivery, to do so at their convenient times. The research assistants were also able to obtain the names and telephone numbers of the respondents when the questionnaires were distributed. That enabled the research assistants to make call backs to the respondents with minimal difficulties.

6.3.3.2 Questionnaire design and content

This section focuses on the design of the questionnaire, the type of questions asked, the items included in the questionnaire (content), pilot studying and concerns for reliability and validity.

6.3.3.2.1 Questionnaire

The instrument used for gathering data in this study was the questionnaire (Refer to Appendix C), as pointed out by Wegner (2007:31) that a questionnaire is a data collection instrument used to gather data in all survey-based studies. According to Wisker (2001:147-151), a questionnaire is a data collection instrument used to gather large amounts of data. In this regard, questionnaire design is critical in ensuring that the questions asked are relevant to the problem being studied, and that accurate, unbiased and appropriate data for statistical analysis is collected. The researcher used the questionnaire for the following reasons: Large amounts of data was collected from different respondents and that enabled the researcher to compare the different responses. Questionnaires enabled respondents to remain anonymous and to be honest in their responses. The researcher found the use of questionnaires economical in terms of time and money. Questionnaires increased the speed and accuracy of recording and that ultimately facilitated the speed at which data was processed.

6.3.3.2.2 Survey questions

There are basically two types of questions, open-ended and closed questions (Wisker, 2001:149-150). The study's objective and participant factors affect the decision of whether to choose between open-ended or closed questions (Cooper & Schindler, 2008:359).

Open-ended questions require respondents to use their own words to respond to questions or statements. The following are reasons for using open-ended questions in any research. Firstly, insufficient information or lack of a hypothesis may prohibit preparing response categories in advance thus raising the need to use open-ended questions. Secondly, a researcher may want to measure sensitive or disapproved behaviour and encourage natural modes of expression. Thirdly, it may be easier and more efficient for the participant to write in a known short answer rather than read through a long list of options. However the use of open-ended questions has the following disadvantages. Analysing enormous volumes of open-ended questions slows the analysis process and increases the opportunity for errors. The variety of answers to a single question can be staggering, hampering post collection categorisation. Even when categories are anticipated and pre-coded for open-ended questions, once data are collected, researchers may find it useful to reassess the predetermined codes (Cooper & Schindler, 2008:420). Therefore, open-ended questions are more difficult to code since answers are not prepared in advance. Wegner (2007:32) agrees that open-ended questions may add richness to the findings, but they are difficult to analyse statistically, therefore researchers must use them sparingly. Therefore, the researcher did not use open-ended questions in this study for reasons that have already been given.

Closed questions according to Cooper & Schindler (2008:419), include scaled items and other items for which answers are anticipated so respondents are provided with responses to choose from. Closed questions are favoured by researchers over open-ended questions for their efficiency and specificity. They are easier to code, record and analyse. Pre-coding of closed items avoids tedious completion of coding sheets for each response. Remenyi, Williams, Money & Swartz (1995:152) agree that closed questions generally make for greater coverage, are less

time consuming, have more likely returns, have more systematic tabulation and are amenable to computer analysis using Statistical Packages such as SPSS. Due to these advantages, the closed questions were preferred over the open-ended questions. The researcher was able to cover a large number of respondents and had more returns of questionnaires.

6.3.3.2.3 Items included in the questionnaire (content)

The variables included in the questionnaire were identified through literature search and are shown in Table 6. 3.

Table 6.3 Variables included in the questionnaire.

	VARIABLES INVESTIGATED
Part A: Background of women of Zimbabwe	Historical and current political, economic, socio-cultural, legal, educational and work status.
Part B: Background history on the establishment of the business	Reasons for going into business.
Part C: Profile of the business	Type of business, type of service or product, life span of the business, relevant start-up experience, sources of start-up capital, and form of business (e.g. sole proprietorship or partnership).
Part D: Business related challenges	Challenges from the external environment Market-related challenges: From customers, workers, suppliers, intermediaries, professional bodies and men entrepreneurs. Macro-related challenges: Political, economic, socio-cultural, and legal challenges.
Part E: Family Profile	Marital status, number of children, number of dependent children.
Part F: Demographic Profile	Age, religion and highest level of formal education.

The primary objective of this study was to find out the challenges faced by urban Zimbabwean women entrepreneurs. The underlying motivation behind the research was the marginalisation of women. Therefore, the questionnaire focused on women's unique personal experiences and general perceptions of their political, economic, socio-cultural, legal, educational, work and

business challenges. All the questions were pre-coded, thus given numerical values, in order to facilitate easy capture of data from the questionnaires.

(a) Part A: Background of women of Zimbabwe

Part A comprised Likert scale questions based on the historical and current political, economic, socio-cultural, legal, educational and work status of women of Zimbabwe. According to Cooper & Schindler (2008:308), Likert scale is the most frequently used variation of the summated rating scales. Summated rating scales consist of statements that express either a favourable or an unfavourable attitude towards the object of interest. The respondent is asked to agree or disagree with each statement. Therefore, Likert scale questions, are in the form of statements, which is what the researcher used in this study. The statements can be positive or negative and this study comprised both positive and negative statements. Cooper and Schindler (2008:308) further point out that each response is given a numerical score to reflect its degree of attitudinal favourableness. The range for the Likert scale questions in this study was between 1 and 5, with 1 being the lowest (Strongly Disagree) and 5 the highest (Strongly Agree). The respondents chose the options that best represented their degree of agreement or disagreement about the challenges that they faced in areas specified in Table 6.3, Parts A-D.

The researcher used Likert scale questions because of the following advantages as pointed out by Cooper & Schindler (2008:309): Likert scale questions are easier to construct than other types of questions. Likert scale questions are more reliable and provide a greater volume of data than many other questions. Responses from Likert scale questions are easy to code and analyse because of the numerical values used. The researcher can easily capture the data from the questionnaires as they have numerical codes. Completion of the questionnaires is not time consuming. In addition, Likert scale questions enable the researcher to compare results from respondents generated by standard statements. Interviewer bias is reduced. Likert Scale questions were used in this study to capture women entrepreneurs' personal experiences and general perceptions regarding the challenges that they experienced. Questions asked in Part A, shown in Table 6.3 of the questionnaire were necessary, in order to understand the women's

historical backgrounds so as to be able to compare and contrast with the women's current status.

(b) Part B: Background history on the establishment of the business

Part B questions were based on the background history of the establishment of the women's businesses as examined in literature in Chapter 4. Respondents were required to indicate the reasons that had led them to go into business. The questions were divided into two categories. Category 1 (Questions 34-36) were general questions and were answered by all women entrepreneurs while Category 2 (Questions 37-43) only applied to those women entrepreneurs who had left formal employment to start their own businesses (See Appendix C). The aim for Category 2 questions was to get first hand information from respondents who had gone into business due to work related challenges. The reason for the two categories was that some women had never been formally employed; so for meaningful and useful data to be obtained, questions had to be addressed to the relevant respondents.

(c) Part C: Profile of the business

In this section respondents had to indicate the type of businesses they were in, for example, services, mining and construction. Furthermore, those in the services sector had to indicate the type of services they operated in, for example, food, clothing and transport. The other question in this section was based on the number of years the respondents had been in their businesses. In all cases, respondents were given options to choose from. However, in some cases, the "Any other" option was given to accommodate those respondents who felt that the lists were not completely exhaustive. Questions on relevant start-up experience, sources of start-up capital and form of business were dichotomous questions. According to Cooper & Schindler (2008:702), a dichotomous question is a measurement question that offers two mutually exclusive and exhaustive alternatives. For these questions, respondents had to choose between Yes or No options. The idea of having dichotomous questions was to elicit the required information from respondents but at the same time not make the exercise too demanding for

them. For the researcher, dichotomous questions were easy to code and data was easily captured.

(d) Part D: Business related challenges

Questions in Part D of the questionnaire were Likert scale questions and the reasons for using such type of questions were discussed in the earlier part of 6.3.3.2.3. These questions focused on the external environment, namely, the market and macro sub-environments. The first section was based on market environmental challenges and the second section, on macro environmental challenges. In the first section of Part D, the researcher wanted to find out the challenges women entrepreneurs face in relation to customers, workers, suppliers, intermediaries, professional bodies and men entrepreneurs. The objective of the second part of Part D was to find out the political, economic, socio-cultural and legal challenges. Again these questions were structured in this way so as to collect required data but minimise wasting respondents' business time.

(e) Part E: Family profile

Questions in this section focused on respondents' family profiles. Such data is important as it gives insights about the respondents' characteristics and the responses they make. The questions were based on marital status, number of children and number of dependent children. Respondents were again given options to choose from. The options catered for all categories of required data.

(f) Part F: Demographic profile

Questions on the demographic profile included respondents' age, religion and the highest level of formal education, in order to establish respondents' characteristics. Respondents were given options to choose from. Furthermore demographic data was collected for use in significance testing; to show whether there were any significant relationships between respondents' choices and selected demographic variables.

6.3.3.2.4 Pilot study

The final step towards improving survey results is pilot testing or pilot studying. A pilot test is a trial collection of data to detect weaknesses in design and instrumentation and provide proxy data for selection of a probability sample. It should, therefore, draw subjects from the target population and simulate the procedures and protocols that have been designated for data collection (Cooper & Schindler, 2008:91 & 708). Wegner (2007:32) alludes to the views that a questionnaire should be piloted before carrying out the full survey. Piloting the questionnaire often highlights weaknesses in a questionnaire, which can then be corrected or improved upon. In this regard the questionnaire designed for this study was piloted before a full survey was conducted. The questionnaires were self-administered in a pilot study that lasted one week to a sample of 10 women entrepreneurs. The following reasons necessitated the pilot study. Firstly, a pilot study was meant to help the researcher detect weaknesses in the design of the instrument and improve the overall quality of the questionnaire. Secondly, piloting the questionnaire was going to help in the elimination of ambiguous, offensive questions and questions that might solicit biased responses. The pilot study was also meant to check whether or not all questions that tested the variables were included. Time and money is saved through a pilot study as the results indicate whether the researcher should go ahead with the study or not. The suggestions by the respondents helped in the identification of confusing and awkward questions and techniques. The pilot study necessitated the following amendments to the original questions. Questions 65 to 69 had to be rephrased to suit respondents who wanted to choose more than one option. For the same questions, the Yes/No options were included for coding purposes and data analysis. An instruction that only those with business partners should answer questions 67 to 69 was also incorporated as per respondents' suggestions.

6.3.3.2.5 Criteria of a good questionnaire

According to Cooper & Schindler (2008:289-293) a good data gathering instrument must possess three major criteria, namely, reliability, validity and practicality.

(a) Reliability

Makore-Rukuni (2001:66-68) posits that a measure is reliable to the degree that it supplies consistent results. Cooper & Schindler (2008:293) also point out that reliability is concerned with estimates of the degree to which a measurement is free of random or unstable error. Reliable instruments work well at different times under different conditions. Wisker (2001:253) adds that an instrument is reliable, if another researcher carrying out the same research activities with the same kind of group would be likely to replicate the findings. In addition, Cooper & Schindler (2008:293) assert that the Cronbach's Alpha can be used to test for the instrument's internal consistency. The Cronbach's Alpha measures the degree to which instrument items are homogeneous and reflect the same underlying construct(s). The questionnaire for this study was tested for reliability and consistency using the Cronbach's Alpha test, before administering it in the main study. The Cronbach's Alpha results indicated that on average, the questionnaire had good reliability and consistency levels and hence the questionnaire was suitable for distribution in the main study.

(b) Validity

Validity is the extent to which an instrument measures what it should measure. Two major forms of validity exist; internal and external validity. Internal validity is the ability of a research instrument to measure what it is purported to measure (Makore-Rukuni, 2001:67). External validity according to (Glatthorn & Joyner, 2005:100), is the extent to which the findings can be legitimately generalised. Wisker (2001:253) states that one of the elements that contributes to high levels in research is the generalisability of the research findings. Also, other researchers should be able to replicate the study or fit it into their own, build on it, develop it and generalise from it.

One widely accepted classification of validity according to Cooper & Schindler (2008:290-292), consists of three major forms namely content validity, construct validity and criterion-related validity. Content validity of a measuring instrument is the extent to which an instrument

provides adequate coverage of the investigative questions guiding the study. If the data collection instrument adequately covers the topics that have been defined as the relevant dimensions, the instrument can be deemed to have good content validity. One of the ways to determine content validity is to use a panel of persons to judge how well the instrument meets the standards.

To ensure content validity in this study, a comprehensive review of key literature was conducted to determine the challenges faced by women entrepreneurs and these challenges were incorporated in the instrument. All the questions were developed by the researcher and throughout the design; the questions were subjected to the critique of experienced research supervisors for content validation and relevance. Secondly, the questionnaire was piloted to validate the questions and to ensure that it measured what it was intended to measure. A statistician then tested the pilot study results for reliability and consistency before the questionnaires were self-administered for the main study. In the main study the questionnaires were distributed to a sample of 580 respondents.

Criterion-related validity relates to the ability to predict some outcome or estimate the existence of some current condition. Construct validity, which is the most complex and abstract, measures the degree to which the instrument conforms to predicted correlations of other theoretical propositions (Makore–Rukuni, 2001:77). These two forms of validity were not investigated in this study.

(c) Practicality

The third criterion of a good instrument is its practicality. An instrument has practical value for research if it is convenient, economical and interpretable. The choice of data collection methods is determined by economic factors such as time and financial costs. A measuring device passes the convenience test if it is easy to administer. What contributes to easy administration is the questionnaire design and lay-out. A questionnaire with a set of detailed but clear instructions, with examples, is easier to complete accurately than one that lacks these

features. Interpretability is relevant when persons other than the designer are able to interpret the results (Cooper & Schindler, 2008:295).

The questionnaire for this study met all the criteria of practicality specified by Cooper & Schindler (2008:295). The researcher was able to generate 580 questionnaires for this study, a sign that production of the questionnaires was affordable. The 9 paid research assistants were able to meet the specified time of distributing 580 questionnaires in the four major cities of Zimbabwe within 3 months. Respondents were able to complete 530 questionnaires with minimum difficulties and return them on time. The use of closed and structured questions with structured responses made the completion of questionnaires manageable and convenient. The researcher was able to capture the data with minimum difficulties, indicating that the respondents had been able to interpret the questions. The statistician was also able to analyse the data and report the findings. Therefore, the questionnaire proved to have practical value for research.

6.3.4 Sample design

This section focuses on population, types of sampling design and the sample size.

Sampling is the process of selecting some elements from a population to represent that population. The idea is that by sampling, conclusions about the entire population can be drawn (Cooper & Schindler, 2008:374-5). Wegner (2007:213) concurs that it is not always possible to gather data from every possible member in a population for reasons of cost and time. Therefore, a sample is drawn and data is gathered from these selected members on the random variable under study. A sample must be representative of all the members of the target population if it is to produce valid and precise statistical inferences of population parameters. In measurement terms, the sample must be valid. Validity depends on two considerations, accuracy and precision. A large sample size decreases the value of the standard error, resulting in narrower confidence intervals, and more precise estimates of the population parameter. On the other hand, a small sample size increases the standard error and results in wider confidence intervals, and less precise estimates of the population parameter. Wisker (2001:139) agrees

that if a sample is too small, the data will be invalid and results will be affected by the influence of the skewed sample.

Reasons for sampling in this study included the need for: lower cost, greater accuracy of results, greater speed of data collection, and availability of population elements. Conducting a census (count of all the elements in a population) of all urban women entrepreneurs would have been impossible due to the financial and time costs that would have been involved.

6.3.4.1 Population

According to Wegner (2007:6), a population represents every possible item that contains a data value of the random variable under study. Cooper & Schindler (2008:90 & 707) define a population as elements about which we wish to make some inferences and a target population as those people, events, records or elements that contain the desired information and can answer the measurement questions, and then determine whether a sample or a census is desired.

The target population for this study was formal (registered) urban women entrepreneurs in the small and medium enterprises sector. These women entrepreneurs were drawn from all the sectors of the economy namely services, mining, manufacturing, agriculture, retail, wholesale, and construction. Formal urban women entrepreneurs were selected as respondents for this study because they were easier to locate as they either operate from offices or designated vending sites. It is important to note that throughout this study the terms 'respondents' and 'women entrepreneurs' will be used inter-changeably. According to Glatthorn & Joyner (2005:192), in most quantitative studies, those who participate are called subjects or respondents, and in qualitative studies, they are referred to as participants. Therefore, for this quantitative study, the term 'respondents' is used.

- **Delimitations of the study**

The delimitations for this study were the four major cities of Zimbabwe, namely, Harare, Bulawayo, Gweru and Masvingo. The women entrepreneurs were drawn from these four cities which are important commercial centers of Zimbabwe. This is where diverse economic activities are concentrated making these cities potential sources of the required data.

6.3.4.1.1 Database sources

Names of women entrepreneurs were obtained from the following organisations:

- Women in Business, Zimbabwe (WIBZ)
- Local Governments (City Councils)
- Zimbabwe National Chamber of Commerce (ZNCC)
- Women Farmers' Association
- Zimbabwe Cross Border Traders Association
- Confederation of Zimbabwe Industries (CZI)
- Registrar of Companies
- Women Miners Association
- Ministry of Small and Medium Enterprises

6.3.4.1.2 Selection criteria of respondents

In this study, women entrepreneurs referred to those women who owned and operated their businesses on a daily basis. The reason for selecting these was to enable the researcher to draw accurate conclusions about the nature and impact of the challenges from the people who experienced challenges from the inception of the businesses up to the time the questionnaires were distributed. Women entrepreneurs who bought the businesses and then employed other

people to run the businesses on their behalf were excluded from this study on the premise that they did not directly bear the everyday challenges of these businesses. Such entrepreneurs were eliminated at the point of data collection. Where the recipient of the questionnaire stated that the owner was not the one running the business, the questionnaire was immediately withdrawn.

Single and married women entrepreneurs were allowed to participate in this study as long as their businesses were registered at Local Government Authorities, Registrar of Companies and Zimbabwe Revenue Authority (ZIMRA). Married women were allowed to participate if the businesses were registered in their names. In this regard, businesses jointly owned by husband and wife did not form part of the study. However, businesses separately owned but operated from the same premises formed part of the study. These women entrepreneurs provided useful information on the challenges that arose as a result of that arrangement, especially when it concerned issues such as decision making, purchasing of raw materials and attending business functions and workshops. Married women entrepreneurs were also vital sources of data as they provided information on the challenges of being married entrepreneurs, such as seeking husband's approval for collateral and on issues relating to ownership of property. Widows who inherited the businesses from their late spouses were also allowed to participate if they were managing the businesses themselves. Widows were also an important source of information on the challenges that they faced when their spouses were still alive and the challenges of being widowed women entrepreneurs.

Also included were respondents with business partners. Women entrepreneurs who had male business partners were allowed to participate as long as the male partners were not their spouses. Women with male business partners were valuable sources of data on the experiences of working with male entrepreneurs. All these conditions were checked before the questionnaires were distributed.

6.3.4.2 Types of sampling design

According to Wegner (2007:213-220), there are two basic types of sampling design, non-probability and probability sampling.

6.3.4.2.1 Non-probability (Non-Random) Sampling

Cooper & Schindler (2008:707) define non-probability sampling as an arbitrary and subjective procedure in which each population element does not have a known nonzero chance of being included; no attempt is made to generate a statistically representative sample. Wegner (2007:214) also points out that with non-probability sampling, criteria other than random selection are used as the basis for choosing the sample members from the population. The main non-random selection criteria used are the personal judgment of the researcher and or/convenience. Cooper & Schindler (2008:395) further assert that in non-probability sampling, there are a variety of other ways to choose persons to include in the sample. Often field workers are allowed to choose subjects on the scene. When this occurs, there is greater opportunity for bias to enter the sample selection procedure and to distort the findings of the study. However, non-probability sampling procedures are used when they satisfactorily meet the sampling objectives. Also, when there is no desire or need to generalise to a population parameter, then there is less concern about whether the sample fully reflects the population. Additional reasons for choosing non-probability sampling are cost and time. Non-probability sampling is cheaper than probability sampling. Probability sampling calls for more planning and repeated callbacks to ensure that each selected sample member is contacted and these activities are expensive. In addition, non-probability sampling may be the only feasible alternative when the total population may not be available for study in certain cases. Therefore, carefully controlled non-probability sampling may give acceptable results.

According to Wegner (2007:214), there are four types of non-probability based sampling methods: convenience sampling, judgment sampling, quota sampling and snowball sampling. These are described in Table 6.4 (a) below.

Table 6.4 (a) Non-probability (Non-Random) Sampling methods

Sample types	Description	Advantages	Disadvantages	Valid Statistical Analyses
Convenience	Sampling units are selected to suit the convenience of the researcher. Respondents are included in the sample if they happen to be in the right place and time.	Least expensive. Least time consuming of all sampling techniques. Respondents are easily accessible.	Generally not representative of the target population. Generalisations cannot be validly generalised to the broader target population.	Exploratory & Descriptive Statistics only.
Judgement	Researcher uses personal judgment alone to choose respondents.		Biased results due to the unrepresentative nature of the sample with respect to the population from which it is drawn.	Exploratory & Descriptive Statistics only.
Quota	The population is divided into segments and a quota of sampling units is selected for each segment. Selection takes place in a non-random market.	Low cost	Selection bias. Data is unsuitable for inferential analysis.	
Snowball	Each identified member of the target population is asked to identify other sampling units who belong to the same target population.	Used to reach target populations where the sampling units are difficult to identify	Biased due to the exclusion of significant sections of the population. Inferences based on this sample evidence are likely to be misleading and erroneous.	Exploratory & Descriptive Statistics only.

Adapted from Wegner (2007:214-215) and Cooper & Schindler (2008:379-395).

6.3.4.2.2 Probability Sampling (Random-based Sampling)

On the other hand, probability-based sampling includes any selection method where the sample members (sampling units) are selected from the target population on a purely random (chance) basis. Under probability sampling, every member of the target population has an equal known nonzero chance of being selected for the sample (Wegner, 2007:215). According to Cooper & Schindler (2008:380), probability sampling has the following advantages. It is a controlled procedure. Only probability sampling provides estimates of precision and the opportunity to generalise the findings to the population of interest from the sample population. Wegner (2007:220) further points out more advantages of probability sampling (random-based sampling) methods compared to non-probability (non-random) sampling methods. Random sampling methods, which fall under probability sampling, reduce the likelihood of selection bias as large samples are used; hence the sample statistics are likely to be unbiased estimates of their population parameters. However, Cooper & Schindler (2008:397) argue that probability sampling, although technically superior to non-probability sampling, may experience breakdowns in its application because of the human element.

This study used the probability sampling method because the method allowed the researcher to make inferences from information about a random sample to the population from which it was selected. The other reason was that with probability sampling, each population element is given a known nonzero chance of selection (Cooper & Schindler, 2008:380) thus eliminating selection bias and giving confidence that the sample is representative of the population from which it was drawn. Bias exists in non-probability sampling, for example, in judgment sampling, where the researcher uses personal judgment alone to select whom he or she considers to be the most appropriate sampling units to include in the sample. In this case, some elements of the population are more likely to be selected than others, hence introducing bias and distorting the results. This study eliminated this bias by using probability sampling.

According to (Wegner, 2007:215), there are four probability-based sampling methods. These are: simple random sampling, systematic random sampling, stratified random sampling and cluster random sampling. Probability sampling methods are explained in Table 6.4 (b) below.

Table 6.4 (b) Probability Sampling (Random-based Sampling)

Sample types	Description	Advantages	Disadvantages	Valid Statistical Analyses
Simple random	This method is used when it is assumed that the population is relatively homogenous with respect to the variable under study.	Easy to implement. Each population element has an equal chance of being selected into the sample. Different sub-groups within the population are likely to provide similar answers.	Requires a listing of population elements. Takes more time to implement. Uses larger sample sizes. Expensive.	Descriptive Statistics Inferential Statistics
Systematic	Selects an element of the population at a beginning with a random start. Subsequent sampling units are selected at a uniform interval relative to the first sampling unit (every kth element in the population is sampled).	Simple to design. Easier to use than the simple random. Easy to determine sampling distribution of mean or proportion. Less expensive than simple random.	If the population list has a monotonic trend, a biased estimate will result based on the start point.	Descriptive Statistics Inferential Statistics
Stratified random sampling	Used if population is assumed to be heterogeneous. Population is divided into homogenous segments (strata's). Thereafter, simple random sub-samples are selected stratum in proportion to the relative size of each stratum in the population.	Ensures adequate representation of different response profiles. Generally ensures greater representativeness across the entire target population. Results in a smaller sampling error. Gives greater precision in estimation.	Requires larger samples than simple random sampling to ensure adequate representation from each stratum. Increases costs of data collection. Increased error will result if subgroups are selected at different rates.	Descriptive Statistics Inferential Statistics
Cluster	Population is divided into internally heterogeneous sub-groups. Some are randomly selected for	Provides an unbiased estimate of population parameters if properly done. Economically more efficient than simple	Often lower statistical efficiency. Tends to produce larger sampling errors.	Descriptive Statistics Inferential Statistics

	further study.	random. Lowest cost per sample especially with geographic clusters. Easy to do without a population list.	Results are difficult to compare and interpret.	
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Adapted from Wegner (2007:213-220) and Cooper & Schindler (2008:388-392)

From the four major types of probability sampling methods shown in Table 6.4 (b), the simple random sampling method was selected for use in this study. The researcher selected simple random sampling because it was easy to implement as the respondents were selected from all the elements of the population of urban women entrepreneurs in no particular order. Every member in the target population had an equal chance of being selected thus reducing or eliminating the element of bias. Wegner (2007:220-215) states that random sampling methods make it possible to measure the sampling error which is the difference between the calculated sample statistic and the population parameter in attempting to estimate. Being able to measure the sampling error makes it feasible and valid to apply inferential statistical methods to the randomly drawn sample data as it is used to quantify the precision of the estimates. Simple random sampling is used when the population is assumed to be relatively homogenous with respect to the random variable under study. The primary objective of this study was to find out the challenges faced by urban women entrepreneurs. Therefore, the assumption was that since the study was for the same gender, in the same business environment and in the same urban setting, the respondents were likely to provide similar responses. Data obtained was most likely to be representative of challenges faced by urban Zimbabwean women entrepreneurs.

The researcher followed the following procedure in the simple random sampling process as outlined by Cooper & Schindler (2008:388): the population of women entrepreneurs for the study was determined. This was followed by the determination of the sample size using the Raosoft sample size calculator (2010:3), which is explained in Section 6.3.4.3. The names obtained from the data base sources shown in Section 6.3.4.1.1 were picked at random.

6.3.4.3 The sample size

Cooper & Schindler (2008:711) define a sample as a group of cases, participants, or records consisting of a portion of the target population, carefully selected to represent that population. In this study, the sample comprised a portion of urban Zimbabwean women entrepreneurs. The sample size for this study was determined through the use of the Raosoft sample size calculator. According to the Raosoft sample size calculator (2010:3), for a population above 20 000, at a confidence level of 95 percent and 5 percent margin of error, the minimum recommended sample size is 377. The population of registered urban women entrepreneurs in Zimbabwe is 20 665 (Ministry of Small and Medium Enterprises, Zimbabwe, 2010). The sample size used in this study was 580 respondents, higher than the minimum recommended sample size of 377, making the size of the sample, a suitable sample size.

6.3.5 Data collection

This section describes the preparations before data collection, ethical considerations, and actual data collection.

6.3.5.1 Preparations before data collection

The following preparations were made before the questionnaires were distributed for the main study to ensure that the exercise was smoothly conducted. Data gathering was preceded by a request for a letter from the University of the Free State to collect data. (Refer to Appendix A). Nine paid research assistants were trained before the data collection exercise (Gay, 1992:114). The research assistants were gathered at one venue and were made to complete the questionnaires. Research assistants were trained for the following reasons. Firstly, the exercise was meant to ensure that research assistants understood the content, wording and sequencing of the questionnaire before distributing the questionnaires to the respondents. The second reason was for the improvement of the overall quality of the questionnaire in case some of the weaknesses had been overlooked during the pilot study. Thirdly, the exercise was meant to assess the concentration span of the research assistants when completing the questionnaires so

as to gauge the participants' likely concentration span when completing the questionnaires distributed to them. Finally, the exercise was meant to conscientise the respondents of the ethical practices to be observed during data collection.

6.3.5.2 Ethical considerations

According to Wisker (2001:125), research ethics is a major issue governing research. In CALD (2008:478) ethics is defined as the study of what is morally right and what is not, pertaining to accepted beliefs which control behavior. Heppner cited by Makore-Rukuni (2001:39) points out that in scholarly work, the major objective of research is to promote human welfare, and the enhancement of the worth, dignity, potential and uniqueness of each individual and thus to the service of society. Enhancement of human dignity means that the research should strictly observe the ethical codes that guide research.

Makore-Rukuni (2001:29) assert that ethics of research have certain principles that provide a generalised framework and policies of how the research should be conducted. Ethics of research also describe the procedures and behaviours to follow when conducting the research. Cooper & Schindler (2008:35) concur that the study should be designed in such a way that each participant does not suffer physical harm, discomfort, pain, embarrassment, or loss of privacy.

The following ethical principles guided and provided the framework of how this study was conducted by the researcher and the research assistants. Firstly, the respondents were informed that the study was a doctoral study carried out purely for academic purposes in order to encourage them to participate without fear. Makore-Rukuni (2001:33) believes that the idea of informed consent means that the respondents should not be coerced but should be allowed to choose to participate after receiving all relevant information about the risks or harm that could arise if they participate in the research. Secondly, the respondents were informed that they should not write their names on the questionnaires to ensure privacy, anonymity and confidentiality of their disclosures. Again, this was done to encourage them to participate without fear. It is imperative to explain that in Zimbabwe people are still skeptical and they are

always cautious of the actions they take. They fear being identified and they always associate such activities with political witch hunts. Some research assistants reported that for these reasons, some respondents refused to participate and the respondents' choices were respected. Finally, the respondents were assured that the findings would be reported fairly and accurately and would be made available to those respondents who might wish to see them so that any misconceptions would be cleared.

6.3.5.3 Actual data collection

This study gathered actual data over a period of three (3) months: October to December 2010. The field research team was made up of the researcher and nine (9) trained and paid research assistants. 580 copies of the questionnaire were self-administered; 530 were retrieved. The response rate was 91.38 percent. The researcher and the research assistants were able to obtain the names and telephone numbers of the respondents when the questionnaires were distributed. This facilitated follow-ups on those respondents who had requested to fill in the questionnaires at their own convenient times. The source of empirical data in this study was Zimbabwean urban women entrepreneurs. According to Gay (1992:209) the advantage of primary data is that it is directly relevant to the problem at hand, is captured at the point where it is generated and is captured for the first time.

Other primary sources of information pertaining to the historical background and current status of women were knowledge experts such as historians, pastors, authors and legal practitioners. Primary information was also obtained from officials in institutions which are involved with entrepreneurs at various levels. These included Universities, Local governments, the Ministry of Small and Medium Enterprises, the Ministry of Women's Affairs, Gender and Community Development, the Ministries of Education, Health and Justice. Small Enterprises Development Corporation (SEDCO), which disburses funds for SMEs on behalf of the Government, was also consulted. Collecting additional information to that accessed in literature review further enlightened the researcher on issues pertaining to women entrepreneurs.

6.3.6 Data analysis

When raw data has been collected, the next step is to process the raw data into information by analysing it. Data analysis according to Cooper & Schindler (2008:93), involves reducing accumulated data to a manageable size, developing summaries, looking for patterns, and applying statistical techniques. Scaled responses on questionnaires often require the analyst to explore relationships among variables. Further, researchers must interpret these findings in the light of research questions or determine if the results are consistent with their theories and make recommendations based on their interpretation of the data. Wegner (2007:18) points out that the type of data available, together with the purpose of the problem to be addressed, determines the choice of the appropriate statistical methods to use. Particular statistical methods are valid for certain data types only and an incorrect choice of a statistical method for a given data type can produce invalid findings. The source of data and the method(s) used to capture data also impact on the accuracy and reliability of the data which ultimately influences user confidence in the statistical findings.

Prior to analysing the data in this study, data had to be cleaned as data is often “dirty” when captured (Wegner, 2007:33). “Clean” data is essential for valid statistical findings. Data cleaning was followed by testing the data gathering instrument (questionnaire) for reliability and then the other statistical analyses were conducted.

6.3.6.1 Data cleaning

Data cleaning involved editing the data and checking for missing values and errors.

- **Editing**

The customary first step in analysis according to Cooper & Schindler (2008:415), is to edit the raw data. Editing detects errors and omissions, corrects them when possible, and certifies that maximum data quality standards are achieved. The purpose is also to check whether data has been accurately and uniformly entered. Edited data is then put into a form that makes analysis

possible. In this regard, the questionnaires were checked to determine whether or not they had been correctly completed and that there were no missing values.

- **Missing values**

According to Cooper & Schindler (2008:427), missing values are values that are not available about a participant or data record. Missing values occur when respondents skip, refuse to answer or do not know the answer to a questionnaire item. Missing values also occur due to researcher error, corrupted data files, and changes in the research or instrument design after data is collected from some participants, such as when variables are dropped or added. Before data was analysed in this study, missing values were checked. The aim was to find out the percentage of cases represented by the missing values, the seriousness of the problem and the impact that the missing values would have on the validity of the overall results.

Once the researcher has established the reasons why there are missing values, he or she devises appropriate strategies to handle the missing values. Researchers handle missing values in various ways (Cooper & Schindler, 2008:427). In this study, the missing values arose as a result of the Not Applicable (N/A) questions. For example Questions 67 to 69 (Refer Appendix C), only applied to respondents with business partners. Respondents without business partners did not answer these questions, so these were treated as missing values. Missing values in the SPSS were represented by dots ".". The effect of such questions was the reduction of sample sizes in some cases.

- **Errors**

An error is defined by Cooper & Schindler (2008:703) as a discrepancy between the sample value and the true population value that occurs when the participant fails to answer fully and accurately-either by choice or because of inaccuracies or incomplete knowledge. The following steps were taken to reduce the response errors. Firstly, the questionnaire was designed with the guidance of experienced research promoters. Before the pilot study, the questionnaire was tested for reliability by the statistician. The questionnaire was then piloted with a sample

representative of the target population in order to eliminate the weaknesses already discussed. Finally, the questionnaire was modified according to the suggestions given during the pilot study. During the actual distribution of the questionnaires, clarifications of instructions were made to the respondents where necessary, and that reduced the number of errors. Before the questionnaires were collected, the researcher and assistants checked whether or not all the sections had been fully completed.

6.3.6.2 Reliability testing

Data analysis began with reliability testing of the instrument (questionnaire) used in the data gathering exercise. The statistical tool used to assess the reliability of the research instrument (the questionnaire) was the Cronbach's Alpha. Cronbach Alpha measures internal consistency and the degree to which instrument items are homogenous and reflect the same underlying construct(s) (Cooper & Schindler, 2008:293-4). If a Cronbach Alpha value above 0.5 is obtained, the instrument is deemed to be suitable as a data collecting instrument. Results showing the reliability of the instrument in the empirical part of the study, are found in Section 7.2.2.

The coded data was captured from the questionnaires and entered through Excel. This data was then transferred into the SPSS Package for analysis. Data was analysed using frequency tables, percentages, cross tabulations and Pearson chi-square tests, descriptive statistics and Analysis of Variance (ANOVA).

6.3.6.3 Frequency tables and percentages

According to Cooper & Schindler (2008:704) frequency distribution refers to ordered array of all values for a variable. A frequency table arrays category codes from lowest value to highest value, with columns for count, percent, valid percent and cumulative percent. Wegner (2007:65) further explains that when expressed as a percentage of the total sample, these category frequencies are called percentage counts or percentage frequencies. Percentages are easier to understand and they allow for comparisons between similar samples of different sizes.

Therefore, it is always more meaningful to express the counts as percentages of the total sample. Responses for the whole study were converted into frequencies and percentages.

6.3.6.4 Cross tabulations and Pearson chi-square tests

Cross tabulations and accompanying Pearson chi-square tests were used to check if there were any significant relationships between respondents' demographic variables, respondents' reasons for going into business and business profiles. The test statistic of relevance was the Pearson Chi-square statistic which uses the p-value to show if a significant relationship exists or not. All tests were carried out at 5 percent (0.05) level of significance. The test statistics were deemed significant if their p-values were less than 0.05 (Wegner, 2007:266-7). On the other hand, if the p-values were bigger than 0.05, the conclusion would be that no significant relationships were identified.

6.3.6.5 Descriptive Statistics

Descriptive statistics were used to present data on respondents' personal experiences and general perceptions of the background of women and challenges in the external environment.

Gay (1992:388) asserts that the first step in data analysis is to describe or summarise the data using descriptive statistics. The measure types of descriptive statistics are measures of central tendency, variability, relative position and relationship. Measures of central tendency are used to determine the typical or average score of a group whilst measures of variability indicate how spread out a group of scores are. Measures of relative position describe a subject's performance compared to the performance of all other subjects; and measures of relationship indicate to what degree two sets of scores will be related. Gay (1992:390) further explains that there are three most frequently encountered indices of central tendency: the mean, the mode and the median. Each of these indices is appropriate for a different scale of measurement. Measures of central tendency give the researcher a convenient way of describing a set of data with a single number. The mean which is the arithmetic average of the scores, is the most frequently used measure of central tendency. It is calculated by adding up all the scores and dividing that total

by the number of scores. The mean takes into account each and every score. Therefore, the mean is a more precise and stable index than both the median and the mode. The mean describes the data in the most accurate way. For the afore-mentioned reasons, the mean was the preferred measure of central tendency for this study.

The mean scores were used to show respondents' experiences and perceptions of their political, economic, socio-cultural, legal, educational, work and business challenges. The mean values of respondents' experiences and perceptions were based on a 5-point Likert scale. In a 5-point Likert scale the neutral value is 3, where any mean value above 3 indicates positive experiences or perceptions and any mean value lower than 3, shows negative experiences or perceptions. However, the mean value in this study had to be treated with caution as the questionnaire used in this study comprised both positive and negative statements. The statements were first rearranged into positive and negative and ranked using mean values.

High mean values for positive statements showed that respondents agreed with the statements. By agreeing with positive statements, respondents indicated their positive experiences or perceptions. Low mean values for positive statements showed that respondents disagreed with the statements. Respondents' disagreements with positive statements indicated respondents' negative experiences or perceptions.

For negative statements, mean values above the neutral value of 3 indicated that respondents agreed with the statements. By agreeing with negative statements, respondents indicated negative experiences or perceptions. Low mean values for negative statements showed that respondents disagreed with the statements. Respondents' disagreements with negative statements indicated respondents' positive experiences or perceptions.

For these reasons, each question in this study was assessed independently, bearing in mind the differences in meanings of high and low mean values.

The standard deviations were also given to show the variability of dispersion of the responses from the mean values. Large standard deviations indicated that respondents differed more on

issues and small standard deviations meant that respondents differed less. Therefore, the bigger the standard deviation, the bigger the differences in respondents' experiences or perceptions and the smaller the standard deviation, the smaller the differences in respondents' experiences or perceptions.

6.3.6.6 ANOVA (Analysis of Variance)

Data was also analysed using Analysis of Variance (ANOVA) to test for significant differences in the mean values of respondents' experiences and perceptions of their background and business challenges.

6.3.7 Reporting the findings

The objective of this section was to explain the data, draw conclusions based on the empirical findings and make recommendations.

6.4 Summary

Chapter 6 explained the methodology used in the empirical part of this study on challenges faced by urban Zimbabwean women entrepreneurs. The purpose of research and the business research process were defined. The problem statement, research objectives and research questions guiding the study were presented. This was followed by the differentiation between qualitative and quantitative research designs. Reasons for selecting the quantitative design for this study were discussed. Different types of research, namely, exploratory, causal and descriptive research were described. Descriptive research was selected for this study and reasons for this choice were also given. The three methods of primary data collection, namely, observation, experimentation and the survey methods were discussed; after which reasons for choosing the survey method involving a self-administered questionnaire instead of using personal, telephone, postal and e-survey methods were explained.

The questionnaire was used as the primary data gathering instrument and reasons for this choice were discussed. The questionnaire contained closed questions with structured responses and reasons for preferring closed questions to open-ended questions were

presented. The type of questions included the 5-point Likert scale type questions and the dichotomous Yes/No/Not Applicable questions. A pilot study was conducted before the questionnaire was administered in the main study. The Cronbach's alpha was used as the measure of reliability. Piloting the questionnaire helped the researcher to improve the content, phrasing, sequence, layout and instructions on the questionnaire.

Non-probability sampling and the four non-probability sampling methods namely, convenience, judgement, quota and snowball sampling were explained. Probability sampling and the four probability sampling methods including simple random, systematic, stratified random sampling and cluster sampling were examined. Probability sampling and the simple random sampling method were selected for the study and reasons for selecting this particular type of sampling and this method were given.

The factors that motivated the use of self administered questionnaires were discussed. Questionnaires were self administered by nine (9) trained and paid research assistants in the four commercial cities of Zimbabwe, namely Harare, Bulawayo, Gweru and Masvingo.

Data analysis was preceded by data cleaning. Data cleaning involved editing the data; checking for missing values, checking if there were any errors, and ensuring that data was put into a format that would facilitate statistical analysis. The SPSS Statistical Package was used in data analysis. Data was summarised and presented using frequency tables and percentages, cross tabulations and Pearson chi-square tests, descriptive statistics and Analysis of Variance (ANOVA).

Chapter 7 presents the research results.

CHAPTER 7

RESEARCH RESULTS

7.1 Introduction

Chapter 6 gave a detailed description of the methodology employed in this research, covering aspects such as the purpose of the research and the business research process. The purpose of this chapter is to present and interpret the empirical findings of this study.

The chapter begins with empirical findings. The section on empirical findings is divided into seven sub-sections. Sub-section 7.2.1 indicates the response rate from women entrepreneurs. Sub-section 7.2.2 focuses on the results of the reliability test conducted on the research gathering instrument (questionnaire). Sub-section 7.2.3 presents findings of demographic variables. The profile of the business which comprises type of business, type of service or product, length of operation, sources of start-up capital, relevant start-up experience and form of business is presented in sub-section 7.2.4. Frequency tables, percentages, cross tabulations and Pearson chi-square tests are used to present data in sub-sections 7.2.3 and 7.2.4.

Sub-section 7.2.5 focuses on findings of respondents' personal experiences and general perceptions of the background of urban Zimbabwean business women. In sub-section 7.2.5, data is presented using percentages, descriptive statistics, and tables of means from Analysis of Variance (ANOVA) results. In sub-section 7.2.6 reasons why women started their own businesses are given. Data is presented in the form of frequency tables, percentages and cross tabulations with accompanying Pearson chi-square tests to assess if there are any significant relationships between reasons for going into business and demographic variables. Sub-section 7.2.7 presents findings of respondents' personal experiences and general perceptions of the challenges in the external environment (the market and macro sub-environments). Data is presented using percentages, descriptive statistics and tables of means from ANOVA results. Section 7.3 gives a

summary of the chapter. Summarised data is predominantly presented in this chapter with the more detailed information presented in the Appendices D-G section.

7.2 Empirical findings

The objective of this section is to present empirical results of this study. The section on empirical results is divided into seven sub-sections.

7.2.1 Response rate

According to the Ministry of Small and Medium Enterprises (SMEs) (2010), in Zimbabwe there are 20 665 registered women entrepreneurs in the Small and Medium Enterprises sector. For purposes of this study, data was collected from 580 registered women entrepreneurs in the four cities of Zimbabwe, namely, Harare, Bulawayo, Gweru and Masvingo. The population of registered women entrepreneurs in each of the four cities from which data was collected, is shown in Table 7.1 below. To indicate the success rate of the data collection exercise, the results of the response rate are also presented in the same table.

Table 7.1 Response rate

Name of City	Population of registered women entrepreneurs	Sample	Respondents	Response rate
Harare	5 275	250	240	96%
Bulawayo	3 843	150	140	93%
Gweru	1 396	100	80	80%
Masvingo	1 243	80	70	88%
Total	11 757	580	530	91%

According to the Raosoft (2010:3) sample size calculator, the recommended sample size for a population higher than 20 000, at a confidence level of 95 percent, is 377. For this study, a sample size of 580 was used, which exceeded the recommended sample size of 377, thereby justifying the suitability of the sample size. Out of the 580 self-administered questionnaires, 530 of them, constituting 91 percent, were retrieved. Therefore, the population size of 20 665

registered women entrepreneurs, a sample size of 580 respondents and the overall response rate of 91 percent validates the research and allows the researcher to make deductions about urban Zimbabwean women entrepreneurs.

7.2.2 The reliability of the instrument

Before the questionnaire was used to collect data, a pilot study was carried out to assess the reliability of the questionnaire using Cronbach Alpha statistics. The Cronbach's Alpha value of 0.802 (normal cut-off =0.70) was obtained for all Likert scale questions based on urban Zimbabwean women entrepreneurs' political, economic, socio-cultural, legal, educational, work background, and business challenges. A Cronbach's Alpha value of 0.802 indicated that the questionnaire was reliable as a data collecting instrument.

7.2.3 Demographics

Demographic variables for which data was collected included marital status, age, number of children, number of dependent children, highest level of formal education and religion. Demographic information was meant to give insights about the characteristics of the respondents and was also used for cross tabulations and chi-square tests. Questions related to this section are found in Part E of the questionnaire (Refer to Appendix C). The findings are presented in tables that follow.

- **Distribution of respondents according to marital status**

Table 7.2 presents the distribution of respondents according to marital status.

Table 7.2 Distribution of respondents according to marital status N=530

Marital Status	Frequency	Percent
Single	130	24.5%
Married	267	50.4%
Separated	32	6.0%
Divorced	39	7.4%
Widowed	62	11.7%
Total	530	100.0%

Married women in this study constitute the largest group of respondents (50.4 percent). These findings suggest that slightly above half of the respondents are directly influenced by men. However, 49.6 percent of the respondents are single, separated, divorced and widowed, indicating that almost half of the respondents are not directly influenced by men. This group of unmarried respondents constitutes women entrepreneurs who can make independent decisions. Therefore, in terms of marital status, this study is well represented, as the sample comprises the single, married, separated, divorced and widowed. For most of the following cross-tabulations, separated, divorced and widowed will be grouped together.

- **Distribution of respondents according to age**

This section focuses on the distribution of respondents according to age and the results are shown in Table 7.3.

Table 7.3 Distribution of respondents according to age N=530

Parameter	Frequency	Percent
Age in years		
20 or younger	19	3.6%
21- 30	136	25.7%
31- 40	156	29.4%
41- 50	138	26.0%
51 and more	81	15.3%
Total	530	100.0%
Average age	38.0	

According to Table 7.3, 29.3 percent of the respondents are 30 years and younger and 55.4 percent are between 31 and 50 years. The majority of the respondents are between the ages of 21 and 50 (81.1 percent). There is a fairly even split between respondents 40 years and younger (58.7 percent) and those older than 40 years (41.3 percent). The average age for respondents in this study is 38.0 years. This study is well represented in terms of all age groups.

- **Family size distribution**

Results on family size distribution are depicted in Table 7.4. Results in Table 7.4 show that 26.8 percent of the respondents in this study have no dependent children and 16.2 percent have no children at all. These results imply that respondents' perceptions of particularly the 'dual role' women entrepreneurs face, are likely to be influenced by this position. Results further reveal that 83.8 percent of the respondents have children and 73.2 percent have dependent children, an indication that most of the responding women entrepreneurs are faced with the 'dual responsibility' of balancing family and business activities. According to Co et al. (2007:308) performing 'dual responsibilities' pose a lot of stress and exhaustion for women entrepreneurs.

Table 7.4 Family size distribution N=530

Number of children	Frequency	Percent	No. of dependent children	Frequency	Percent
		%			%
None	86	16.2%	None	142	26.8%
1 child	88	16.6%	One child	134	25.3%
2 children	140	26.4%	2 children	146	27.5%
3 children	93	17.5%	3 children	71	13.4%
4 children	64	12.1%	4 children	30	5.7%
More than 4	59	11.1%	More than 4	7	1.32%
Total	530	100.0%	Total	530	100.0%
Average no. of children	2.26			1.50	

As shown in Table 7.4, the average number of children in this study is 2.26 and the average number of dependent children is 1.50. Even though the average number of dependent children is lower than that of the number of children, what is significant is that most women entrepreneurs have to strike a balance between home and business activities.

- **The educational qualifications of the respondents**

Table 7.5 presents the educational qualifications of the respondents.

Table 7.5 The educational qualifications of the respondents N=530

Parameter	Frequency	Percent
Educational qualifications		
No education	7	1.3%
Primary	30	5.7%
Secondary	220	41.5%
College	178	33.6%
University	95	17.9%
Total	530	100.0%
Primary/secondary	257	48.5%
Tertiary	273	51.5%

Results in Table 7.5 indicate that more than half of the respondents have tertiary education (51.5 percent), implying that the typical urban women entrepreneur in Zimbabwe is better qualified than the average Zimbabwean women.

- **Distribution of respondents according to religion**

Table 7.6 depicts the distribution of respondents according to religion.

Table 7.6 Distribution of respondents according to religion N=530

Parameter	Frequency	Percent
Religion		
Christianity	494	93.2%
Traditional	24	4.5%
Islam	8	1.5%
Hinduism	1	0.2%
Buddhism	1	0.2%
Total	530	100.0%

According to Table 7.6, the dominant religion is Christianity (93.2 percent). Hinduism and Buddhism are the least represented religions, with 0.2 percent each. Since Christianity was the dominant religion; religion as a demographic variable was not used for cross tabulations.

However, the other demographic variables, marital status, age, number of dependent children and the level of formal education were used.

- **Summary of the demographics section**

Empirical results on the demographic profile of the respondents can be summarised as follows: Firstly, 50.4 percent of the respondents in this study are married compared to 49.6 percent single, separated, divorced and widowed respondents. Secondly, the average age of respondents in this study is 38 years. Thirdly, results showed that the average number of children is 2.26 and the average number of dependent children is 1.50. Results further indicated a good spread of respondents' educational qualifications.

7.2.3.1 Chi-square results for demographic variables

Data was also analysed using cross tabulations and Pearson chi-square tests to assess if there were any significant relationships between demographic variables. The test statistic of relevance was the Pearson Chi-square statistic which uses the p-value to show if a significant relationship exists or not. All tests were carried out at 5 percent (0.05) level of significance. The test statistics were deemed significant if their p-values were less than 0.05 (Wegner, 2007:266-7). On the other hand, if the p-values were bigger than 0.05, the conclusion would be that no significant relationships were identified. The tables that follow show cross tabulations and chi-square results of selected demographic variables.

Table 7.7 Marital status versus age of respondents

	Age in years					
	Total		40 and younger		More than 40	
	Number	Percent	Number	Percent	Number	Percent
Single	130	24.5%	113	36.3%	17	7.8%
Married	267	50.4%	147	47.3%	120	54.8%
Other	133	25.1%	51	16.4%	82	37.4%
Total	530	100.0%	311	100.0%	219	100.0%

The differences are significant at a 5% level, p-value= 0.00

**The Other group represents separated, divorced and widowed.*

Table 7.7, shows a significant difference in the profile of the younger and older respondents, with the younger respondents more inclined to be single than the older respondents. Results in Table 7.7 also indicate that 36.3 percent of the younger respondents are single compared to 7.8 percent older respondents. Results further show that the older respondents are more inclined to be married than the younger respondents (54.8 percent and 47.3 percent respectively). In addition, results reveal that the older respondents are more inclined to be separated, divorced and widowed than the younger respondents evidenced by 37.4 percent and 16.4 percent respectively, in the other group of respondents. The other group represents separated,, divorced and widowed respondents. Therefore, in the tables that follow, the term other will refer to these respondents. Interestingly though, there are more younger women entrepreneurs not directly influenced by men when contrasted with the older women entrepreneurs. This implies that the younger respondents' perceptions and responses are likely to be influenced by their marital status.

Table 7.8 Level of formal education versus age of respondents

	Total		Age in years			
			40 and younger		More than 40	
	Number	Percent	Number	Percent	Number	Percent
Primary/secondary	257	48.5%	142	45.7%	115	52.5%
Tertiary	273	51.5%	169	54.3%	104	47.5%
Total	530	100.0%	311	100.0%	219	100.0%

Sig at 0.05, p-value=0.011

Results in Table 7.8 indicate that younger respondents are significantly better qualified than the older respondents, $p\text{-value}=0.011$. This is evidenced by 54.3 percent younger women entrepreneurs with tertiary education compared to 47.5 percent of the older respondents. This could also potentially influence the younger respondents' perceptions regarding their 'dual role' in society.

Table 7.9 Marital status versus number of dependent children

	Total	Number of Dependent Children			
		None	1	2	> 2
Single	130	67	39	18	6
Married	267	42	58	87	80
Other	133	33	37	41	22
Total	530	142	134	146	108
Percentage					
	Total	None	1	2	> 2
Single	100.0%	51.50%	30.0%	13.80%	4.60%
Married	100.0%	15.70%	21.70%	32.60%	30.00%
Other	100.0%	24.81%	27.82%	30.83%	16.54%
Total	100.0%	26.80%	25.30%	27.50%	20.40%

In both tables, sig. at 0.05, p-value = 0.00

Results in Table 7.9, show a significant relationship between marital status and the number of dependent children, p-value=0.00. More than half of the respondents who are single have no dependent children. Also, 24.81 percent of the other respondents and 15.70 percent of the married respondents have no dependent children, implying that 26.8 percent of the respondents are free and have adequate time to run their businesses. Results further show that almost half of the single respondents have dependent children. These results confirm that some of the single respondents also face the 'dual responsibilities' of balancing home and business activities just like married respondents. There is a fairly even split between single respondents without children (51.50 percent) and single respondents with dependent children (48.4 percent).

Table 7.10 Age of respondents versus the number of dependent children

Age in years						
Children	Total		40 and younger		More than 40	
	Number	Percent	Number	Percent	Number	Percent
None	142	26.8%	94	30.2%	48	21.9%
One	134	25.3%	89	28.6%	45	20.5%
Two	146	27.5%	82	26.4%	64	29.2%
More than Two	108	20.4%	46	14.8%	62	28.3%
Total	530	100.0%	311	100.0%	219	100.0%

Sig at 0.05, p-value = 0.00

According to Table 7.10, there is a significant relationship between the age of respondents and the number of dependent children, $p\text{-value}=0.00$. One would expect the younger women to have more dependent children but the results in this study show that the younger women are more inclined to have less dependent children than the older women. Results also show that there are more younger respondents with no children compared to older respondents. These results could mean that younger respondents in this study are potentially less influenced by family responsibilities.

- **Summary of the chi-square results versus the demographics section**

Cross tabulations and chi-square tests on demographic variables indicated that there were significant relationships between:

- Marital status and age: Younger respondents were more inclined to be single than older respondents. Older respondents were more inclined to be married, separated, divorced or widowed.
- Marital status and the number of dependent children: There was a fairly even-split between single respondents with dependent children and single respondents without dependent children.
- Age and the number of dependent children: Younger respondents had less dependent children than older women.
- Age and the level of education: Younger respondents were significantly better qualified than older respondents.

Therefore, in terms of marital status, age and the level of formal education, the sample can be said to be representative of the population of urban women entrepreneurs in Zimbabwe.

The next section focuses on empirical results on the profile of the business.

7.2.4 Profile of the business

For a better understanding of the types of businesses and services or products that respondents were involved in, there was need to examine the business profile. The profile of the business variables for which data was collected included the type of business, type of service or product, length of operation, major sources of start-up capital, relevant start-up experience and form of business. This section forms Part C of the questionnaire (Refer to Appendix C). Data on the profile of the business was analysed using frequencies and percentages, cross tabulations and Pearson chi-square tests.

7.2.4.1 The type of business, type of service or product and length of operation

Empirical results on the type of business, type of service or product and length of operation are presented in the section that follows.

7.2.4.1.1 Type of business

Findings on the type of business are shown in the table below.

Table 7.11 Type of business N=530

Industry	Frequency	Percent
Services	356	67.2%
Mining	20	3.8%
Manufacturing	25	4.7%
Agriculture	76	14.3%
Retail	73	13.8%
Wholesale	12	2.3%
Construction	10	1.9%
In other type of business(es)	4	0.8%
Total	576 *	108.8%

**Respondents could indicate more than 1 type of business*

As depicted by Table 7.11, 67.2 percent of the women entrepreneurs were in services businesses compared to 'other' types of businesses. Even when all the other types of businesses are combined, the services business ranks as the most popular type of business amongst Zimbabwean women entrepreneurs. Of significance however, is the presence of respondents in mining, manufacturing, wholesale and construction which have always been male-dominated.

7.2.4.1.2 Type of service

This section indicates a breakdown of the different types of services, and is an extension of Question 44 (service business).

Table 7.12 Type of service N= 530

Type of service	Frequency	Percent
Food (e.g. food outlets, restaurants, catering)	77	14.5%
Professional (e.g. Accounting, IT, Education, Legal, Medicine etc.)	36	6.8%
Hair Salons/ Beauty Salons	54	10.2%
Commodity broking (e.g. importing and exporting)	41	7.7%
Clothing (e.g. sewing, buying and selling).	104	19.6%
Hardware (e.g. supplying building materials)	11	2.1%
Accommodation (e.g. lodges, houses to let, property development)	24	4.5%
Cleaning	13	2.5%
Entertainment (e.g. wedding planning, music promotions)	31	5.8%
Transport	15	2.8%
Other services	6	1.1%
Total	412 *	77.6%

**Respondents could indicate more than 1 type of service*

Results in Table 7.12 show clothing, food/catering and hair/beauty salons as being the three biggest services that women entrepreneurs are in. It is also important to note that the totals 356 in Table 7.11 and 412 in Table 7.12 represent services. The difference in frequencies is due to the fact that respondents could indicate more than one type of service, for example, food and hair/beauty salon services; hence the total is 412 for all respondents

7.2.4.1.3 Length of operation

Table 7.13 presents empirical findings on the number of years in which respondents have been in business.

Table 7.13 Number of years in operation of respondents. N=530

Parameter	Frequency	Percent
Number of years in operation		
Less than 1 year	89	16.8%
1-5 years	201	37.9%
6 - 10 years	137	25.8%
11 - 15 years	56	10.6%
16 - 20 years	31	5.8%
21 years and above	16	3.1%
Total	530	100.0%

- Regarding the length of operation, 83.2 percent of the respondents have been in business for longer than a year indicating their ability to give informed responses to questions. Also, 54.7 percent of the respondents were 5 years and less in business, which could reflect on the high failure rate of SMEs worldwide. In terms of number of years in operation, this study is well represented as it comprises respondents from all categories of number of years in operation.

Summary on the type of business, type of service and length of operation

Empirical findings on the type of business revealed that the majority of women entrepreneurs were in the services sector compared to 'other' businesses (67.2 percent and 32.8 percent respectively). The three biggest types of services ranked in the order of respondents' participation are clothing, food/catering services and hair/beauty salons. Results also indicated that 54.7 percent of the respondents had been in business for 5 years and below.

7.2.4.2 Major sources of start-up capital, relevant start-up experience and the form of business ownership

The tables that follow indicate frequency results in terms of major sources of start-up capital, relevant start-up experience and the form of business ownership respectively. Cross tabulations and chi-square results meant to show if there were any significant relationships between the demographic and the selected business profile variables are also given.

7.2.4.3 Major sources of start-up capital

The section that follows is about major sources of start-up capital used by respondents.

Table 7.14 Number of sources used by respondents for start-up capital. N=509

	Respondents	Percent
One source	229	45.0%
Two sources	186	36.5%
Three sources	76	14.9%
Four sources	12	2.4%
Five sources	5	1.0%
Six sources	1	0.2%
Total	509	100.0%

**Respondents could indicate more than 1 type of start-up capital*

Results in Table 7.14 indicate that although respondents had different sources of start-up capital available to them, more than 40 percent used only one source of start-up capital. The major sources of start-up capital that respondents in this study used can be classified into two broad categories, internal financing (equity or debt) and external financing. These two broad categories can be further sub-divided. As shown in Table 7.16, internal financing comprises "sweat", "blood" and "love" money (Rasila, 2004:13-15 &134).

Before discussing the findings on major sources of start-up capital, explaining the aforementioned terms becomes fundamental. According to Rasila (2004:13-15&134) all new businesses need financing to start their operations. The initial seed money collected to fund a

business is known by many names. It is sometimes referred to as “friendly” or “friendship” money. “Friendly” or “friendship” money refers to money by the founders (entrepreneurs), families and friends (3Fs). The money can also be called “blood” money, which is money usually obtained from blood relatives of the entrepreneur. It can also be referred to as “love” money which is that capital obtained from those who either love the entrepreneur or the idea of the business. This capital is also called informal seed money as it is gathered from informal sources as opposed to formal sources of capital such as banks. Informal seed money is crucial and is a popular source of finance for emerging new businesses when no other alternative sources are available. According to Rasila (2004:13-15&134), an entrepreneur can use various sources of start-up capital, namely, “sweat” money (own savings), “blood” money (family), “love” money (friends) or formal external sources of capital (if available).

Table 7.15 Major sources of start-up capital. N=509

	Frequency	Percent
Internal Financing (Equity or Debt)	775	85.4%
“Sweat” Money:	339	37.3%
Own savings	232	25.6%
Insurance policy	21	2.3%
Pension funds	21	2.3%
Unit Trusts e.g. Old Mutual	65	7.2%
“Blood” Money	303	33.4%
Family (excluding husband)	165	18.2%
Spouse (husband)	138	15.2%
“Love” Money:	133	14.6%
Friends	105	11.6%
Church	28	3.1%
External Financing	133	14.6%
Government	42	4.6%
Banks	91	10.0%
Total	908 *	100.0%

**Respondents could indicate more than 1 type of start-up capital*

Based on the foregoing discussion, results in Table 7.15 indicate that respondents in this study used two broad categories of major sources of start-up capital, internal and external financing. However, respondents were more inclined to use internal than external sources of start-up capital (85.4 percent and 14.6 percent respectively). These results could be an indication of how difficult it is for women entrepreneurs in this study specifically, and SMEs generally, to obtain external funds for start-up capital ...In this study, "sweat" money that respondents used includes respondents' own savings, insurance policy, pension funds and unit trusts. Respondents also used "blood" money obtained from families (excluding husbands) and spouses (husbands). "Love" money in this study was obtained from friends and church members. External finance was obtained from government and banks. According to empirical results "sweat money" is the dominating source of start-up capital, followed by "blood" and "love" money. Rasila (2004:13-15) points out that founders, families and friends are an important primary funding source, more popular than formal sources which are in most cases out of reach. Theoretical findings by Co et al. (2007:307) indicate that women entrepreneurs start their businesses from personal assets, savings and through financial assistance from friends, families, partners and spouses. Rasila (2004:1) further points out that internal financing alone may be inadequate for business growth. Businesses need outside resources and capital to fully utilise their growth potential as they can grow faster than what can be realised using their income and own resources alone. Fielden et al. (2003:165) concur that undercapitalisation inhibits opportunities for growth within women owned businesses.

These findings could also be a reflection of how risk averse some women entrepreneurs are. The implication could be that some women entrepreneurs are more comfortable with internal sources of finance which do not attract interest. Loans from banks have to be paid with interest. That is why respondents in this study probably used more internal than external financing.

One would have also expected respondents in this study to have used more government funding than other sources as the government always encourages people to start their own businesses in order to curb unemployment. However, results in this study do not reflect these views, which

could be an indication of how limited government funds in Zimbabwe are for entrepreneurial purposes, and specifically to women entrepreneurs.

Table 7.16 indicates the only source of start-up capital most often used by respondents.

Table 7.16 The only source used by respondents for start-up capital N=509

	Frequency	Only one Source	Percent
Internal Financing (Equity or Debt):	775	207	26.7%
"Sweat" Money:	339	106	31.3%
Own Savings	232	77	33.2%
Insurance policy	21	4	19.0%
Pension funds	21	8	38.1%
Unit Trusts e.g. Old Mutual	65	17	26.2%
"Blood" Money:	303	84	27.7%
Family (excluding husband)	165	49	29.7%
Spouse (husband)	138	35	25.4%
"Love" Money:	133	17	12.8%
Friends	105	13	12.4%
Church	28	4	14.3%
External Financing:	133	22	16.5%
Government	42	7	16.7%
Banks	91	15	16.5%
Total	908	229	25.2%

According to results in Table 7.16 women entrepreneurs in this study used both internal and external sources of finance. However, respondents were more inclined to use internal more than external sources of finance. The internal sources of finance comprised "sweat", "blood" and "love" money. Amongst these three sources of internal finance, "sweat" money (31.3%) and "blood" money (27.7%) was more often used as the only source of start-up capital. The reasons could be: Firstly, "sweat" money is at the respondents' disposal as it is respondents' own savings. It is also the cheapest source of finance. Secondly, blood money may also be easily obtained since it is money from families or spouses. Results suggest that "love" money, which is

money from friends, was seldom used as the only source of start-up capital (12.8%). A possible reason could have been the unavailability of excess cash to invest in a friend's project. Results further show that external financing (16.5%) was also seldom used as the only source of start-up capital. These results could be an indication that respondents in this study had difficulties in obtaining external finance. Possible reasons could be: Banks impose stringent application requirements which are most often difficult to meet. One of these requirements is that applicants must have collateral as banks do not grant loans without collateral. However, empirical results indicated that women entrepreneurs lack collateral which they can surrender to banks when applying for loans. Debt capital also attracts default risk. There is the risk of the business being liquidated and assets confiscated in the event of non-payment by the borrower. Fixed repayments may strain cashflows or not be in line with cashflow timings of the business. External finance is expensive as it attracts interest. Perhaps this is why respondents in this study seldom used external funding.

Table 7.17 shows the breakdown of the number of respondents who only use internal, external and a combination of both sources of finance.

Table 7.17 Sources used by respondents for start-up capital. N = 509

	Respondents	Percent
Only "Sweat" Money	114	22.4%
Only "Blood" Money	92	18.1%
Only "Love" Money	19	3.7%
Combination of Internal Funding	178	35.0%
Sub-Total: Only Internal Funding	403	79.2%
Only Banks	15	2.9%
Only Government	7	1.4%
Both Banks and Government	1	0.2%
Sub-Total: Only External Funding	23	4.5%
Both Internal and External Funding	83	16.3%
Total	509	100.0%

**Respondents could indicate more than 1 type of start-up capital*

Based on results in Table 7.17, one would not expect women's businesses to grow when looking at their sources of capital. For businesses to grow there needs to be a balance between debt and equity capital. However, empirical findings show that 79.2 percent of Zimbabwean women entrepreneurs only use internal funding, while only 4.5 percent is using external funding alone. These results could be used to possibly explain the high failure rate of SMEs in developing countries as a result of inadequate access to external capital. According to Smit and Vivian (2001:24), the main challenge faced by SMEs is inadequate start-up and growth capital.

- **Summary on the major sources of start-up capital**

Results indicated that the use of debt finance by respondents was very limited. Women entrepreneurs used internal more than external sources of finance (79.2 percent and 20.8 percent respectively).

- **Demographic variables versus major sources of start-up capital**

This section presents significant relationships indicated by cross tabulations and chi-square tests on demographic variables versus the major sources of start-up capital. The demographic variables used for cross tabulations were marital status, age and educational qualifications.

Table 7.18 Sources used by respondents for start-up capital versus marital status

	Total	Single	Married	Other'
Only "Sweat" Money	22.4%	29.0%	16.2%	28.6%
Only "Blood" Money	18.1%	11.3%	23.6%	13.5%
Only "Love" Money	3.7%	4.0%	2.7%	5.6%
Combination of Internal Funding	35.0%	41.1%	34.0%	31.0%
Sub-Total: Only Internal Funding	79.2%	85.5%	76.4%	78.6%
Only Banks	2.9%	0.0%	3.9%	4.0%
Only Government	1.4%	2.4%	1.2%	0.8%
Both Banks and Government	0.2%	0.0%	0.4%	0.0%
Sub-Total: Only External Funding	4.5%	2.4%	5.4%	4.8%
Both Internal and External Funding	16.3%	12.1%	18.1%	16.7%
Total	100.0%	100.0%	100.0%	100.0%

Sig = 0.006

According to results in Table 7.18, a significant relationship exists between marital status and sources of capital used by respondents, $p\text{-value}=0.006$. Single women entrepreneurs in

Zimbabwe are more inclined to use more internal than external funding, with the emphasis on “sweat” money”. Perhaps their own savings is the only source of money available to them.

Results further show how limited external funds are to single respondents. The results could imply that single respondents were unable to meet stringent bank requirements to access loan finance. Although all the three categories of respondents used both internal and external sources of start-up capital, married respondents are shown to have had better access to external finance.

It is expected that more married respondents would use only “blood” money as their source and that more single and other respondents would use only “sweat” money as their source of start-up capital. Overall, these results have shown that while different sources of start-up capital could have been available to women entrepreneurs, getting funds from external sources was a challenge to particularly single respondents.

Table 7.19 Sources used by respondents for start-up capital versus age of respondents

	Total	< 40	> 40
Only "Sweat" Money	22.4%	20.9%	24.5%
Only "Blood" Money	18.1%	19.5%	16.0%
Only "Love" Money	3.7%	3.4%	4.2%
Combination of Internal Funding	35.0%	37.4%	31.6%
Sub-Total: Only Internal Funding	79.2%	81.1%	76.4%
Only Banks	2.9%	2.7%	3.3%
Only Government	1.4%	1.7%	0.9%
Both Banks and Government	0.2%	0.0%	0.5%
Sub-Total: Only External Funding	4.5%	4.4%	4.7%
Both Internal and External Funding	16.3%	14.5%	18.9%
Total	100.0%	100.0%	100.0%

Sig 0.481

Results in Table 7.19, highlight the limited availability of external capital to women entrepreneurs, particularly younger respondents. Older respondents are more inclined to have access to external funding than younger respondents. Older respondents are bound to have

accumulated enough assets to pledge to banks as collateral when borrowing money compared to younger respondents. This could be the reason why more of the older respondents were able to use both internal and external funding compared to younger respondents (18.9 percent and 14.5 percent respectively).

Table 7.20 Sources of start-up capital versus educational qualifications of respondents

	Total	Prim/Sec	Tertiary
Only "Sweat" Money	22.4%	19.9%	24.7%
Only "Blood" Money	18.1%	19.9%	16.3%
Only "Love" Money	3.7%	3.3%	4.2%
Combination of Internal Funding	35.0%	38.2%	31.9%
Sub-Total: Only Internal funding	79.2%	81.3%	77.2%
Only Banks	2.9%	3.3%	2.7%
Only Government	1.4%	0.8%	1.9%
Both Banks and Government	0.2%	0.4%	0.0%
Sub-Total: Only External Funding	4.5%	4.5%	4.6%
Both Internal and External Funding	16.3%	14.2%	18.3%
Total	100.0%	100.0%	100.0%

Sig. 0.379

According to Table 7.20, there is an insignificant relationship between respondents' educational qualifications and sources of start-up capital used by respondents. However, more respondents with a low level of education are more inclined to use only internal funding compared to respondents with a higher level of education (81.3 percent and 77.2 percent respectively). Results also show that more highly qualified respondents used only the government and less, only banks as sources compared to lowly qualified respondents. These results could imply that highly qualified respondents are aware that government funds are cheaper than bank loans. Highly qualified respondents also show a better balance of debt and equity capital than lowly qualified respondents. These results could again be an indication that highly qualified respondents are aware of the need to balance debt and equity capital (18.3 percent and 14.2 percent respectively) and also have more access to external capital.

Table 7.21 Sources used by respondents for start-up capital versus services and 'other' businesses N=509

	Total	Services	Other
Only "Sweat" Money	22.4%	23.2%	20.8%
Only "Blood" Money	18.1%	18.8%	16.7%
Only "Love" Money	3.7%	3.8%	3.6%
Combination of Internal Funding	35.0%	35.8%	33.3%
Sub-Total: Only Internal Funding	79.2%	81.5%	74.4%
Only Banks	2.9%	2.6%	3.6%
Only Government	1.4%	0.3%	3.6%
Both Banks and Government	0.2%	0.0%	0.6%
Sub-Total: Only External Funding	4.5%	2.9%	7.7%
Both Internal and External Funding	16.3%	15.5%	17.9%
Total	100.0%	100.0%	100.0%

Sig.0.092

Table 7.21 indicates that respondents in the services businesses used more internal than external funding. However, there were more respondents who used external funding in other businesses compared to respondents in the services businesses. Results further indicate that women entrepreneurs in the services businesses used more of own savings, money from relatives and friends than those in 'other' businesses. Tables 7.22 and 7.23 present cross tabulations and chi-square results of demographic variables versus own savings and the bank as sources of start-up capital. The focus has been on these two sources of start-up capital because empirical findings singled them out as the two primary sources of internal and external funding that respondents in the services businesses use.

Table 7.22 Demographic variables versus own savings as a source of start-up capital N=530

Own savings	Total	YES	NO	% Yes	
	530	232	298	43.8%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	130	70	60	53.8%	0.012
Married	267	102	165	38.2%	
Other	133	60	73	45.1%	
Age:					0.981
40 years and younger	311	136	175	43.7%	
Older than 40 years	219	96	123	43.8%	
Level of Education:					0.136
Primary / Secondary	257	121	136	47.1%	
Tertiary	273	111	162	40.7%	

Sig. at 0.05

Chi-square results in Table 7.22 show that there is a significant relationship between marital status and using own savings as a source of start-up capital, p-value=0.012. More than half of

the single respondents used own savings as start-up capital. These results are perhaps an indication that own savings is the only source of funding that single respondents have access to. Although the relationship between age and using own savings is insignificant, as expected, older respondents use own savings more than younger respondents.

Table 7.23 Demographic variables versus the bank as a source of start-up capital N=530

65.6 Banks	Total	YES	NO	% Yes	
	530	164	366	30.9%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	130	12	118	9.2%	0.027
Married	267	53	214	19.9%	
Other	133	24	109	18.0%	
Age:					0.088
40 years and younger	311	45	266	14.5%	
Older than 40 years	219	44	175	20.1%	
Level of Education:					0.152
Primary / Secondary	257	37	220	14.4%	
Tertiary	273	52	221	19.0%	

Sig. at 0.05

As depicted by Table 7.23, there is a significant relationship between marital status and using the bank as a source of start-up capital, $p\text{-value}=0.027$. Married respondents are more inclined to use the bank as a source than the single and other respondents. Even if the relationship is significant, respondents who use the bank as a source are very few, indicating that women entrepreneurs could be facing difficulties in accessing bank loans.

It is not surprising that older women entrepreneurs use the bank as a source of start-up capital more than younger entrepreneurs. The reason could be that older respondents have accumulated assets which they can use as security when applying for bank loans.

As expected, respondents who are highly qualified use the bank as a source of start-up capital more than respondents with a lower level of education. These results could mean that respondents who are highly qualified are more favourable applicants to banks than respondents with a lower level of education. The reason could be that highly qualified respondents can understand and are able to meet bank requirements more than those with a lower level of education.

• **Summary of demographic variables versus sources of start-up capital**

Cross tabulations and Pearson chi-square tests revealed the following results. There were significant relationships between:

- Marital status and sources of start-up capital, with the single and other respondents more inclined to use more internal than external funding.
- Marital status and using own savings as a source of start-up capital: Single respondents were more inclined to use own savings compared to married and other respondents.
- Marital status and using the bank as a source of start-up capital: Married respondents were more inclined to use the bank as a source of start-up capital compared to single and other respondents.

7.2.4.2.2 Relevant start-up experience

To establish whether respondents had any experience at the time of setting up their businesses, a question on relevant start-up experience was asked. Results are depicted in Table 7.24.

Table 7.24 Relevant start-up experience N=530

Relevant start-up experience	Frequency	Percent
Yes	197	37.2%
No	333	62.8%
Total	530	100%

As shown in Table 7.24 more than 60 percent of the respondents lacked relevant start-up experience. Lack of start-up experience could further explain why most SMEs fail in their first few years of inception. According to Nieman et al. (2008:32) the largest percentage of small businesses fail during the first two years of their existence. One would attribute the high failure rate partly to lack of relevant start-up experience.

- **Demographic variables versus relevant start-up experience**

Table 7.25 presents results of cross tabulations between demographic variables and relevant start-up experience.

Table 7.25 Demographic variables versus relevant start-up experience N=530

Q64: Did you have any relevant experience in your type of business before you started?		YES	NO	% Yes	
	530	197	333	37.2%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	130	60	70	46.2%	0.746
Married	267	125	142	46.8%	
Other	133	67	66	50.4%	
Age:	Total	YES	NO	% Yes	
40 years and younger	311	160	70	46.2%	0.741
Older than 40 years	219	125	142	46.8%	
Level of Education:	Total	YES	NO	% Yes	
Primary / Secondary	257	128	129	49.8%	0.312
Tertiary	273	124	149	45.4%	

Sig. at 0.05

According to results in Table 7.25 there were more separated, divorced and widowed respondents with relevant start-up experience compared to single and married respondents. Results also show that more respondents with a lower level of education had relevant start-up experience when contrasted with respondents with a higher level of education.

7.2.4.2.3 Form of business

Table 7.26 shows the form of business that women entrepreneurs are into.

Table 7.26 Business partnership N=530

Business partners		
Yes	128	24.2%
No	402	75.8%
Total	530	100%

Empirical findings indicated only two categories of businesses that women entrepreneurs in this study are in. Findings indicated that respondents in this study are predominantly sole-proprietors, (75.8 percent) compared to 24.2 percent in partnerships. These results suggest that women's businesses generally, and in Zimbabwe specifically, are predominantly independent SMEs in the services sector. The results could also be indicative of the fact that women entrepreneurs generally are not conversant with the concept of business partnership or they are not interested in it, gauging from the number of respondents who answered negatively.

- **Summary on the form of business**

Results showed that women entrepreneurs are predominantly sole proprietors compared to those in partnership.

- **Demographic variables versus business partners**

Results of cross tabulations of demographic variables versus having business partners are presented in Table 7.27.

Table 7.27 Business partners versus marital status, age and education of respondents N=530

	Total	YES	NO	% Yes	Sig.
66. Do you have business partners?	530	130	400	24.5%	
Marital Status:	Total	YES	NO	% Yes	0.252
Single	130	25	105	19.2%	
Married	267	71	196	26.6%	
Other	133	30	103	22.6%	
Age:	Total	YES	NO	% Yes	0.013
40 years and younger	311	62	249	19.9%	
Older than 40 years	219	64	155	29.2%	
Total					
Level of Education:	Total	YES	NO	% Yes	0.063
Primary / Secondary	257	52	205	20.2%	
Tertiary	273	74	199	27.1%	

Sig. at 0.05

Results in Table 7.27 show a significant relationship between age and having business partners, p -value=0.013. Older respondents are more inclined to have business partners than younger respondents. However, younger respondents would have been expected to be the ones needing business partners for support than the older respondents but results in this study reflect the opposite.

Although the relationship between the level of education and having business partners is insignificant, surprisingly, respondents with tertiary education are the ones with business partners more than respondents with primary and secondary education.

- **Summary of the chi-square results on business partnership**

Cross tabulations and Pearson chi-square tests revealed that there were significant relationships between:

- Age and having business partners: Older respondents were more inclined to have business partners than younger respondents.

7.2.4.2.4 Most important reasons for being forced to have a business partner

Table 7.28 gives a breakdown of the reasons that forced respondents to have business partners.

Table 7.28 Most important reasons for being forced to have a business partner.

69. Reasons that forced you to have business partners.	Number	Percent	Percent of Total
I did not have enough money.	45	35%	8.0%
I did not have collateral.	32	25%	6.0%
I lacked confidence.	32	25%	6.0%
I needed people with experience.	43	34%	8.0%
My sponsors wanted to see if the money was used well.	16	13%	3.0%
I needed people with business networks.	32	25%	6.0%
My husband wanted to monitor my business activities.	9	7%	2.0%
My family expected me to have business partners.	20	16%	4.0%
My family forced me to have a male business partner.	11	9%	2.0%
I needed people with networking ability.	40	31%	8.0%
Total being forced	60	47%	11.0 %
Total number of respondents			530

* Respondents could indicate more than 1 reason

According to results in Table 7.28 slightly below half of the respondents indicated that they were forced to have business partners. The major reasons that forced respondents to have business partners are lack of adequate finance, the need for people with experience and the need for people with networking ability (8 percent). The need for collateral, lack of confidence and the need for people with business networks came second (6 percent). What is interesting about the results in this study is that respondents were forced to have business partners by economic reasons and not as a result of being directly influenced by men. This deduction is supported by the following results: 'My husband wanted to monitor my business activities' (2 percent) and 'My family wanted me to have a male business partner' (2 percent). These percentages are substantially lower than the percentages for economic reasons given.

- **Summary on the most important reasons for having business partners**

Empirical results showed that only 11.3 percent of the respondents were forced to have business partners, which is a fairly small percentage. Respondents were forced to have business partners by economic results.

- **Demographic variables versus reasons for being forced to have business partners**

This section focuses on cross tabulations and chi-square results of demographic variables versus being forced to have business partners.

Table 7.29 Forced to have business partners? N=130

	Total	YES	NO	% Yes	Sig.
68. Forced to have business partners	130	60	70	46.2%	
Marital Status:	Total	YES	NO	% Yes	
Single	26	9	17	34.6%	0.110
Married	73	32	41	43.8%	
Other	31	19	12	61.3%	
Age:	Total	YES	NO	% Yes	
40 years and younger	65	31	34	47.7%	0.725
Older than 40 years	65	29	36	44.6%	
Level of Education:	Total	YES	NO	% Yes	
Primary / Secondary	54	32	22	59.3%	0.012
Tertiary	76	28	48	36.8%	

Sig. at 0.05

Table 7.29 indicates a significant relationship between the level of education and being forced to have business partners, p-value=0.012. Respondents with a lower level of education were more likely to have been forced to have business partners than highly qualified respondents

- **Summary on demographic variables versus reasons for being forced to have business partners**
- Respondents' educational qualifications and being forced to have business partners was significantly related. Lowly qualified respondents were more likely to have been forced to have business partners than highly qualified respondents.

The next section examines findings of respondents' personal experiences and general perceptions of the background of urban Zimbabwean business women.

7.2.5 Personal experiences and perceptions of the background of Zimbabwean business women

The objective of this section is to present data in respect of respondents' personal experiences and general perceptions of the background of Zimbabwean women. The background of Zimbabwean women is assessed from a political, economic, socio-cultural, legal, educational and work viewpoint. This is Part A of the questionnaire (Refer to Appendix C). This section forms part of the main investigation of the study which seeks to answer the question "What are the challenges women entrepreneurs face?" In addition, this section will examine whether there are significant differences in respondents' experiences and perceptions of women's background with respect to demographic factors.

The questionnaire used in this study comprised both positive and negative statements. Before discussing the results, statements were first re-arranged into positive and negative and ranked using mean values. The mean values of respondents' experiences or perceptions were based on a 5-point Likert scale. In a 5-point Likert scale the neutral value is 3, where any mean value above 3 indicates positive experiences or perceptions and any mean value lower than 3, shows negative experiences or perceptions. However in this study, mean values should be interpreted with caution as the questionnaire comprises both positive and negative statements.

High mean values for positive statements show that respondents agreed with the statements. By agreeing with positive statements, respondents indicated their positive experiences or

perceptions. Low mean values for positive statements show that respondents disagreed with the statements. Respondents' disagreements with positive statements indicate respondents' negative experiences or perceptions.

For negative statements, mean values above the neutral value of 3 indicate that respondents agreed with the statements. By agreeing with negative statements, respondents indicated negative experiences or perceptions. Low mean values for negative statements show that respondents disagreed with the statements. Respondents' disagreements with negative statements indicate respondents' positive experiences or perceptions.

For these reasons, each question in this study is assessed independently, bearing in mind the differences in meanings of high and low mean values.

The standard deviations are also given to show the variability of dispersion of the responses from the mean values. Large standard deviations indicate that respondents differed more on issues and small standard deviations mean that respondents differed less. Therefore, the bigger the standard deviation, the bigger the differences in respondents' experiences or perceptions and the smaller the standard deviation, the smaller the differences in respondents' experiences or perceptions.

Before any assessment of responses is done, it is important to understand the order in which the statements and responses in this section are arranged. Findings for the political, economic, socio-cultural, legal, educational and work background of Zimbabwean women are presented in Table 7.30. Results are given in the form of percentages and descriptive statistics for Questions 1-33.

Table 7.30 Percentages and descriptive analysis of respondents' personal experiences and perceptions of the political, economic, socio-cultural, legal, educational and work background N=530

Political, economic, socio-cultural, legal, educational and work background	Disagree 1-2	Neutral 3	Agree 4-5	Mean	Std Dev.
1. I was brought up to believe that only men should participate in politics.	41.1%	10.9%	47.9%	3.062	1.321
2. Men and women have equal opportunities of holding influential political positions.	20.0%	11.1%	68.9%	3.574	1.091
3. Women have more confidence in male than female political leaders.	18.1%	13.8%	68.1%	3.617	1.019
5. I have equal rights to the ownership of land as men.	14.9%	7.7%	77.4%	3.843	1.105
6. Women are financially dependent on men.	50.2%	16.8%	33.0%	2.717	1.166
7. I consider myself to be inferior to men in most aspects.	57.7%	10.2%	32.1%	2.530	1.248
8. In my religion I can challenge what men say.	37.4%	13.8%	48.9%	3.136	1.177
10. Men accept women as their equals in society.	48.9%	16.8%	34.3%	2.760	1.154
11. Men can now perform duties previously done by women only.	31.1%	15.8%	53.0%	3.202	1.118
12. Women can now perform duties previously done by men only.	8.3%	6.2%	85.5%	4.019	0.895
13. Men treat women as their property when they have paid lobola.	27.2%	18.1%	54.7%	3.355	1.192
14. After 18, I can make legal decisions without consulting male members of my family.	36.8%	10.4%	52.8%	3.143	1.308
15. Even if I am a married woman I can make any legal decisions without consulting husband.	67.2%	9.8%	23.0%	2.374	1.191
16. Men and women are treated as equals before the law.	14.2%	7.5%	78.3%	3.938	1.078
18. Nowadays parents give boys and girls equal educational opportunities.	4.0%	4.2%	91.9%	4.266	0.765
19. Teachers regard boys and girls as equally intelligent.	7.9%	5.5%	86.6%	4.121	0.898
20. Nowadays girls can study subjects of their choice.	5.1%	3.6%	91.3%	4.257	0.826
21. Men hold qualifications that can get them better jobs than women.	48.1%	13.6%	38.3%	2.855	1.300
22. Some cultures expect girls to leave school young to marry.	12.1%	11.3%	76.6%	3.868	0.963
23. Some religions expect girls to leave school young to marry.	12.8%	12.3%	74.9%	3.821	1.021
24. There are more educated men than women in the job market.	33.2%	16.2%	50.6%	3.230	1.178
25. Women are free to embark on careers of their choice.	5.5%	5.5%	89.1%	4.177	0.829
26. There are equal job opportunities for both men and women in the government sector.	25.1%	7.5%	67.4%	3.617	1.189
27. There are equal job opportunities for both men and women in the private sector.	19.2%	11.1%	69.6%	3.664	1.038
28. There is fair promotion to managerial positions for both men and women in the government sector.	29.1%	11.5%	59.4%	3.462	1.206
29. There is fair promotion to managerial positions for both men and women in the private sector.	24.9%	12.8%	62.3%	3.491	1.095
30. Men and women doing the same job receive different salaries.	77.9%	8.9%	13.2%	2.098	1.000
31. Married women pay a higher proportion of tax than their husbands.	82.8%	9.1%	8.1%	1.964	0.904
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.	53.0%	10.9%	36.0%	2.728	1.172
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.	59.1%	13.8%	27.1%	2.577	1.744

Grey areas represent negative statements

Respondents' assessments were divided into three categories. The first category comprised the political, economic, socio-cultural and legal background of women (Q.1-16). The second category was the educational background (Q.17-25) and the third one was the work background (Q.26-33). These three categories are discussed separately.

7.2.5.1 Descriptive analysis of respondents' personal experiences and perceptions of women's background.

The statements and results in Table 7.30 were further re-arranged into positive and negative statements and ranked using mean values. Ranking of all positive statements was from low to high (low below the neutral value 3 and high above 3). As explained in Section 7.2.5, high mean values for positive statements show respondents' positive experiences or perceptions and low mean values, the opposite. Ranking of negative statements was from high to low (high above the neutral value 3 and low below 3). For negative statements, high mean values indicate respondents' negative experiences or perceptions. Mean values lower than the neutral value of 3 for negative statements show respondents' positive experiences or perceptions. The rankings for positive statements are shown in Table 7.31 and for negative statements in Table 7.32 respectively.

Table 7.31 Positive statements: Descriptive statistics of respondents' experiences and perceptions of the political, economic, socio-cultural and legal background of women N=530.

Political, economic, social and legal background	Mean	Std Dev.
15. Even if I am a married woman I can make any legal decisions without consulting my husband.	2.37	1.19
10. Men accept women as their equals in society.	2.76	1.15
8. In my religion I can challenge what men say.	3.14	1.18
14. After 18, I can make any legal decisions without consulting male members of my family.	3.14	1.31
11. Men can now perform duties previously done by women only e.g. looking after children	3.20	1.12
2. Men and women have equal opportunities of holding influential political positions.	3.57	1.09
5. I have equal rights to the ownership of land as men.	3.84	1.11
16. Men and women are treated as equal before the law.	3.94	1.08
12. Women can now perform duties previously done by men only.	4.02	0.90

The objective of presenting Table 7.31 is to show the rankings of women entrepreneurs' responses to positive statements on the background of women. Results shown generally indicate respondents' positive experiences and perceptions of the political, economic, socio-cultural and legal background. Out of nine positive statements on the background of women, seven of them have mean values higher than the neutral value 3, with three of the mean values slightly higher than neutral. These results indicate that respondents predominantly agree with the statement.

A mean value of 4.02 on a 5-point Likert scale, obtained for the statement that, "Women can now perform duties previously done by men only" is high thus reinforcing respondents' positive perceptions. These results imply changes in the gender division of labour as women can now perform duties previously done by men only. The smallest standard deviation of 0.90 for this statement indicates positive respondents' perceptions that this was the prevailing situation in Zimbabwe.

Results also indicate respondents' positive perceptions about legal changes, shown by a mean value of 3.94 for the statement that, "Men and women are treated as equals before the law." This high mean value of 3.94 suggests that women entrepreneurs feel that there is gender equality in Zimbabwe.

Empirical results further imply a change in ownership of resources as "Women have equal rights to ownership of land as men", mean [value]-3.84. A mean value of 3.84 is high thus indicating respondents' positive experiences about this issue.

Furthermore, respondents' perceptions of the notion of "men and women having equal opportunities of holding influential political positions" are positive. This is evidenced by a mean value of 3.57, higher than the neutral value of 3.

Empirical results indicated that respondents' perceptions regarding the notion of "men performing duties previously done by women only" are positive, shown by a mean [value]-3.20. A mean value of 3.20 is slightly above average suggesting that the norms and values of the

Zimbabwean society are probably undergoing change. Based on these results, it seems that there is a shift from having tasks strictly performed according to gender. According to Post et al. (1996:438) societies around the world and throughout history have always distinguished between women's and men's tasks. Sexual division of labour has been accepted as proper by society and has been reinforced over time by habit and custom. Respondents were slightly positive about the fact that, "after the age of 18 they can make any legal decisions without consulting male members of the family." This is evidenced by a mean value of 3.14, slightly higher than average. This mean value of 3.14 suggests that respondents have both positive and negative experiences about the issue. A standard deviation of 1.31 for this statement indicates a big difference in respondents' experiences.

Results also show that respondents' experiences regarding the notion that, "in their religions they can challenge what men say are slightly positive mean [value]-3.14. This mean value is slightly higher than the neutral value of 3 suggesting respondents' positive and negative experiences about this statement.

Empirical results further indicated that there are some positive statements that respondents disagreed with, thereby indicating their negative experiences or perceptions.

Respondents disagreed with the statement concerning "men's acceptance of women as their equals in society". A lower than average mean value of 2.76 implied that women perceive men as not accepting them as their equals in society.

The lowest mean value of 2.37 obtained for the statement that, " Even if I a married woman I can make legal decisions without consulting my husband", indicates respondents' negative experiences. A mean value of 2.37 lower than the neutral value for a positive statement shows that respondents disagreed with the statement, thereby confirming their negative experiences. These results could be indicative of challenges that married women entrepreneurs face. According to Chamlee-Wright (2002:986) upon reaching the age of 18 in Zimbabwe, men and women can make independent legal decisions. However, empirical results indicate that married

women still have to consult their husbands before they can make any legal decisions. Therefore, the fact that married women still have to consult their husbands before making any legal decisions could probably be an indication of some cultural issues that even the law cannot address.

Table 7.32 Negative statements: Descriptive statistics of respondents' experiences and perceptions of the political, economic, socio-cultural and legal background of women N=530.

Political, economic, socio-cultural and legal background	Mean	Std Dev.
3. Women have more confidence in male than female political leaders.	3.62	1.02
13. Men treat women as their property when they have paid lobola.	3.36	1.19
1. I was brought up to believe that only men should participate in politics.	3.06	1.32
6. Women are financially dependent on men.	2.72	1.17
7. I consider myself to be inferior to men in most aspects.	2.53	1.25

An overall assessment of negative statements about women's background shown in Table 7.32 generally indicate respondents' mixed sentiments. Out of a total of five negative statements, two had mean values higher than average, indicating respondents' negative perceptions (thus, agreeing with the negative statement). The other two statements had mean values lower than average, suggesting respondents' positive experiences and perceptions. One statement had a mean value of 3.06 close to the neutral value of 3, indicating that respondents had both positive and negative experiences about the issue.

Results in Table 7.32 also show that respondents hold negative perceptions regarding the notion of "women having more confidence in male than female political leaders." These negative perceptions are supported by a higher than average mean value of 3.62. Results further show that respondents have slightly negative perceptions regarding "men's treatment of women as their property when they have paid lobola", mean [value]-3.36. A mean value of 3.36 shows that respondents agreed with the statement, thereby indicating their negative perceptions. These findings are consistent with literature as pointed out by Kalenga (2003:3) that men pay lobola (bride price) which exposes women to abuse as they are often viewed as male property.

A mean value of 3.06 was obtained for the statement that, "I was brought up to believe that only men should participate in politics." This just negative mean value of 3.06 suggests that respondents are both positive and negative about the issue. When compared to the highest mean value of 3.62 for negative statements on respondents' perceptions of women's background, this mean value is very low. A standard deviation of 1.32 indicates a big difference in respondents' experiences regarding the notion.

Empirical results further show some negative statements for which respondents indicated positive experiences and perceptions. Respondents indicated positive perceptions for the statement that, "Women are financially dependent on men." A mean value of 2.72 lower than the neutral of 3 for this negative statement indicates respondents' disagreement with the statement, thus confirming their positive perceptions. However, this mean value is slightly lower than 3, suggesting that respondents hold both positive and negative perceptions about the issue. These results could imply that through ownership of their own businesses, women have become financially less dependent on men.

- In addition, results show that respondents no longer "consider themselves to be inferior to men in most aspects." These positive experiences are supported by a mean value of 2.53. These findings could suggest that respondents' financial empowerment through business ownership has also boosted their self confidence.

Summary of the political, economic, socio-cultural and legal background of women

Generally, it seems respondents' experiences and perceptions of the political, economic, socio-cultural and legal background were positive (Q.1-16). Firstly, results indicated that "Women can now perform duties previously done by men only." Secondly, respondents were slightly positive about the notion that, "Men can now perform duties previously done by women only." These results imply changes in the gender division of labour. Thirdly, results indicated positive legal changes as respondents feel that "men and women are treated as equals before the law." Fourthly, results implied a change in ownership of resources as "women have equal rights to

ownership of land as men." Fifthly, respondents indicated positive perceptions about the notion of "men and women having equal opportunities of holding influential political positions." Sixthly, respondents feel that "After the age of 18 they can make any legal decisions without consulting male members of the family." Seventhly, respondents' experiences regarding the notion that "in their religions they can challenge what men say" were slightly positive. Eighthly, respondents feel that, "Women are no longer financially dependent on men." Finally, results showed that respondents no longer "consider themselves to be inferior to men in most aspects." Based on these results, it seems that women entrepreneurs generally feel that there have been positive changes in their political, economic, socio-cultural and legal background.

However, despite these positive experiences and perceptions, challenges relating to women's background were also identified. Firstly, "Married women cannot make any legal decisions without consulting their husbands." Secondly, "women perceive men not to be accepting them as their equals in society." Thirdly, it seems that "Women show more confidence in male than female political leaders." Fourthly, "women perceive men to be treating their wives as property once they have paid lobola (bride price) for them." Finally, respondents indicated negative experiences of "having been brought up to believe that only men should participate in politics."

7.2.5.1.1 Demographic variables versus the background of women of Zimbabwe

The objective of this section is to present results on significant differences in mean values of respondents' experiences and perceptions of women's background with respect to demographic factors.

Data was analysed using Analysis of Variance (ANOVA). The test statistic is F and there is a corresponding p-value, (significance in this case). The significance value or p-value is a value showing whether there is a significant difference or not in the mean values of different groups and categories, at 0.05 level of significance. Only tables showing significant differences are presented in this section.

Results depicted in tables in this section are compiled mean values from ANOVA results, obtained from tests of each individual question and section of the background. The demographic variables used in this section are marital status, age, and the level of formal education.

- **Demographic variables versus the political background of women of Zimbabwe**

This section focuses on differences in demographic mean values regarding respondents' experiences and perceptions of the political background of women.

Table 7.33 Age versus the political background N=530

Political background	Age			
	Total	< 40 yrs	> 40 yrs	Sig.
Personal experience				
1. I was brought up to believe that only men should participate in politics.	3.06	2.94	3.23	0.014
General perceptions				
3. Women have more confidence in male than female political leaders.	3.62	3.53	3.74	0.025

Sig. at 0.05

Results in Table 7.33 indicate a significant difference in the mean values of younger and older respondents' personal experiences with respect to political participation, p -value=0.014. Older respondents agree more than younger respondents to the belief that "political participation is for men only" (mean values-3.23 and 2.94 respectively). Older respondents are bound to have been brought up with this belief considering the historical values and norms that were inculcated in women. According to Chamlee-Wright (2002:986) before 1982 in Zimbabwe, women were considered to be minors and politics was regarded to be the preoccupation of men.

Results further show that there is a significant difference in the mean values of younger and older respondents regarding the notion of "women having more confidence in male than female political leaders", p -value=0.025. Older respondents agree more with the notion as opposed to younger respondents (mean values- 3.74 and 3.53 respectively). For reasons given in the

foregoing paragraph, older women are more inclined to perceive that men are superior in politics. These results indicate that younger respondents are more liberal than older respondents.

Table 7.34 The level of formal education versus the political background

Political background	Total	Education		Sig.
		Pri / Sec	Tertiary	
General perceptions				
2. Men and women have equal opportunities of holding influential political positions.	3.57	3.75	3.41	0.000

Sig. at 0.05

According to Table 7.34, there is a significant difference in the perceptions of highly and lowly qualified respondents regarding the notion of “men and women having equal opportunities of holding influential political positions”. The significant difference is shown by the p-value=0.000. Respondents with tertiary education agreed less on the notion when contrasted with respondents with primary and secondary education (mean values 3.41 and 3.75 respectively). These results could imply that respondents with tertiary education have a better understanding of the political situation than respondents with primary and secondary education.

- **Demographic variables versus the economic background**

In this section differences in demographic mean values regarding respondents’ experiences and perceptions of the economic background of women are presented.

Table 7.35 Level of formal education versus the economic background N=530

Economic background	Education			
	Total	Prim/Sec	Tertiary	Sig.
General perception				
6. Women are financially dependent on men.	2.72	2.87	2.57	0.003

Sig. at 0.05

Results in Table 7.35, indicate a significant difference in the mean values of highly and lowly qualified respondents’ perceptions regarding “women’s financial dependence on men”, p-value=0.003. Respondents with primary and secondary education disagree more with the

negative statement than respondents with tertiary education, (mean values 2.87 and 2.57), though the mean values are relatively low.

- **Demographic variables versus the socio-cultural background**

Differences in demographic mean values with respect to respondents' experiences and perceptions of the socio-cultural background of women are given in this section.

Table 7.36 Marital status versus the socio-cultural background N=530

Socio-cultural background	Total	Single	Married	Other	Sig
Personal experience					
8. In my religion I can challenge what men say	3.14	2.36	3.00	3.28	0.033
General perceptions					
10. Men accept women as their equals in society.	2.76	2.96	2.51	3.08	0.000

Sig. at 0.05

A significant difference is shown in mean values of respondents' experiences regarding the notion of "women challenging what men say on religious grounds", p-value=0.033. 'Other' respondents, who comprise the divorced, separated and widowed agree more with the notion than married and single respondents. These results suggest that 'other' respondents are more liberal in their views than single and married respondents. However, one would have expected the single respondents to be more liberal too.

Results also indicate a significant difference in mean values of respondents' perceptions with respect to marital status concerning "men's acceptance of women as their equals in society", p-value=0.000. Interestingly, married respondents disagree more with the statement than 'other' and single respondents (mean values-2.51, 3.08 and 2.96 respectively). These results suggest that probably married women have experienced this lack of acceptance of women as equals by men, hence these perceptions.

Table 7.37 Age versus the socio-cultural background N=530

Socio-cultural background	Age			
	Total	<40 yrs	> 40 yrs	Sig
General perceptions				
12. Men can now perform duties previously done by women only e.g. looking after children.	3.20	3.32	3.03	0.003

Sig. at 0.05

As depicted in Table 7.37, there is a significant difference in the mean values of younger and older respondents' perceptions, regarding that, "Men can now perform duties previously done by women only", p-value=0.003. Younger respondents agree more than older respondents (mean values-3.32 and 3.03 respectively). These results could imply changes in the gender division of labour, experienced particularly by the younger generation.

Table 7.38 Level of formal education versus the socio-cultural background

Socio-cultural background	Education			
	Total	Prim/Sec	Tertiary	Sig.
Personal experiences				
7. I consider myself to be inferior to men in most aspects.	2.53	2.69	2.38	0.004
General perceptions				
10. Men accept women as their equals in society.	2.76	3.04	2.49	0.000

Sig. at 0.05

A significant difference is shown in the mean values of highly and lowly qualified respondents' experiences regarding the statement that "I consider myself to be inferior to men in most aspects", p-value=0.004. Respondents with primary and secondary education disagree more with the statement than respondents with tertiary education. These results suggest that lowly qualified respondents are less self-confident and positive and consider themselves as being inferior to men in most aspects.

Results further indicate a significant difference in the mean values of highly and lowly qualified respondents regarding the notion of "men's acceptance of women as their equals in society." Respondents with tertiary education agree less with the notion when contrasted with respondents with primary and secondary education (mean values-2.49 and 3.04 respectively).

- **Demographic variables versus the legal background**

In this section the focus is on the differences in demographic mean values with regard to respondents' experiences and perceptions of the legal background of women.

Table 7.39 Age versus the legal background N=530

Legal background	Age			
	Total	<40 yrs	>40 yrs	Sig.
Personal experiences				
13. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.	3.14	3.05	3.28	0.039
General perception				
16. Men and women are treated as equals before the law.	3.94	3.83	4.09	0.006

Sig. at 0.05

There is a significant difference in the mean values of younger and older respondents' experiences regarding the statement that, "After 18, women can make any legal decisions without consulting male members of the family", p-value=0.039. Younger respondents agree less with the statement compared to older respondents (mean-values 3.05 and 3.28 respectively). However, the mean values are relatively low. Results further show that younger respondents agree less with the notion of "men and women being treated as equals before the law" compared to older respondents, (mean values 3.83 and 4.09 respectively). The significant difference in their perceptions is evidenced by p-value=0.006.

Table 7.40 Level of formal education versus the legal background N=530

Legal background	Total	Prim/Sec	Tertiary	Sig.
General perception				
16. Men and women are treated as equals before the law.	3.94	4.08	3.80	0.003

Sig. at 0.05

According to Table 7.40, there is a significant difference in the mean values of highly and lowly qualified respondents' perceptions regarding the notion of "equal treatment of men and women before the law", p-value=0.003. Interestingly, respondents with primary and secondary education agree more with the notion than respondents with tertiary education (mean-values 4.08 and 3.80 respectively).

- **Summary of ANOVA results versus the political, economic, socio-cultural and legal background of women**

This section presents a summary of significant differences in respondents' experiences and perceptions of women's background with respect to demographic factors.

Political background

- Age: Older respondents agreed more than younger respondents on the notions that political participation was for men only and that women have more confidence in male than female political leaders.
- Level of education: Highly qualified respondents agreed less on the notion of "men and women having equal opportunities of holding influential political positions."

Economic background

Level of education: Lowly qualified respondents disagreed more regarding the notion on "women's financial dependence on men."

Socio-cultural background

- Marital status: 'Other' respondents agreed more with the notion regarding "women challenging men on religious grounds."
- Marital status: Married respondents disagreed more with the statement on "men's acceptance of women as their equals in society."
- Age: Younger respondents agreed more with the notion that "Men can now perform duties previously done by women only."
- Level of education: Highly qualified respondents agreed less with the statement that, "Men accept women as their equals in society." Lowly qualified respondents disagreed more with the statement that, "I consider myself to be inferior to men in most aspects."

Legal background

- Age: Younger respondents agreed less with the statements that, "After 18, women can make any legal decisions without consulting male members of the family" and that, "men and women are treated as equals before the law."
- Level of education: Lowly qualified respondents agreed more with the notion of "equal treatment of men and women before the law."

7.2.5.2 Descriptive analysis of respondents' personal experiences and perceptions of women's educational background.

This section presents an assessment of respondents' ratings of women's educational background. Ranked positive and negative statements for women's educational background are shown in Table 7.41 and Table 7.42 respectively.

Table 7.41 Positive statements: Descriptive analysis of respondents' perceptions of the educational background N=530.

Positive Statements	Mean	Std Dev
19. Teachers regard boys and girls as equally intelligent.	4.12	0.90
25. Women are free to embark on careers of their choice.	4.18	0.83
20. Nowadays girls can study subjects of their choice.	4.26	0.83
18. Nowadays parents give boys and girls equal educational opportunities.	4.27	0.77

Results in Table 7.41 generally show respondents' positive perceptions about women's educational background. Out of five positive statements on women's educational background, four have higher than average mean values, thereby confirming respondents' positive perceptions.

These views are supported by the highest mean value of 4.27 on a 5-point Likert scale for the statement that "Nowadays parents give boys and girls equal educational opportunities." The smallest standard deviation of 0.77 for this statement also confirms that the difference in respondents' perceptions on the issue was small.

Respondents indicated positive perceptions regarding that, "Nowadays girls can study subjects of their choice", mean [value]-4.26. Respondents further showed positive perceptions regarding the statements that "Women are free to embark on careers of their choice," and that, "Teachers regard boys and girls as equally intelligent (mean values-4.18 and 4.12 respectively). Both mean values are very high, confirming respondents' positive perceptions. Although both mean values are very high, the difference between 4.18 and 4.12 shows a significant difference in respondents' perceptions.

Table 7.42 Negative statements: Descriptive analysis of respondents' perceptions of the educational background N=530.

Educational Background	Mean	Std Dev.
22. Some cultures expect girls to leave school young to marry.	3.87	0.96
23. Some religions expect girls to leave school young to marry.	3.82	1.02
24. There are more educated men than women in the job market.	3.23	1.18
21. Men hold qualifications that can get them better jobs than women.	2.86	1.30

Based on negative statements about the educational background of women depicted in Table 7.42, respondents' perceptions are generally negative. Out of four negative statements on women's educational background, three of them have mean values higher than 3, thus confirming respondents' negative perceptions.

A mean value of 3.87 was obtained for the statement that, "Some cultures expect girls to leave school young to marry." A mean value of 3.87 for a negative statement is high thus confirming respondents' negative perceptions. The lowest standard deviation of 0.96 for this statement shows that the difference in respondents' perceptions on the notion is small. In a similar vein, a high mean value of 3.82 was obtained for the statement that, "Some religions expect girls to leave school young to marry." Based on these mean values, it seems that respondents hold negative perceptions about the issue. Furthermore, respondents indicated slightly negative perceptions regarding the statement that, "There are more educated men than women in the job market." These slightly negative perceptions are evidenced by a mean value of 3.23, slightly higher than average for a negative statement. However, respondents' perceptions regarding

that, "Men hold qualifications that can get them better jobs than women" are slightly positive, mean [value]-2.86. A mean value of 2.86 slightly lower than 3 for a negative statement could be an indication that respondents are both positive and negative about the notion.

- **Summary of the educational background of women**

Concerning the educational background (Q.17-25), respondents generally indicated mixed sentiments. There was a fairly even split between statements, indicating respondents' positive and negative experiences and perceptions. Positive perceptions were indicated for the statement that, "Nowadays parents give boys and girls equal educational opportunities." Respondents also indicated positive perceptions regarding that, "Nowadays girls can study subjects of their choice." Positive perceptions were also indicated regarding the statements that "Women are free to embark on careers of their choice" and that, "Teachers regard boys and girls as equally intelligent. Respondents' perceptions regarding that, "Men hold qualifications that can get them better jobs than women," were slightly positive. Based on these mean values, it seems that educational opportunities for women in Zimbabwe have improved.

However, respondents feel that there are still some challenges. This is shown by respondents' negative perceptions regarding the statement that, "Some cultures and religions expect girls to leave school young to marry." Furthermore, respondents indicated negative perceptions regarding the statement that, "There are more educated men than women in the job market."

Demographic variables versus women's educational background

The focus of this section is the differences in mean values regarding respondents' experiences and perceptions of women's educational background.

Table 7.43 Age versus the educational background

Educational background	Age			
	Total	<40 yrs	>40 yrs	Sig.
General perceptions				
18. Nowadays parents give boys and girls equal educational opportunities.	4.27	4.21	4.35	0.041
24. There are more educated men than women in the job market.	3.23	3.09	3.43	0.001

Sig. at 0.05

Results in Table 7.43 show a significant difference in the mean values of older and younger respondents' perceptions regarding the statement that, "Nowadays parents give boys and girls equal educational opportunities." The significant difference is shown by the p-value=0.041 and the difference in perceptions is shown by the mean values (4.35 and 4.21 respectively). Older respondents agree more with the statement than younger respondents.

Results also indicate a significant difference in the mean values of younger and older respondents' perceptions concerning the statement that, "There are more educated men than women in the job market", p-value=0.001. Younger respondents disagree less with the statement compared to older respondents (mean-values, 3.09 and 3.43 respectively).

Table 7.44 Level of formal education versus the educational background

Educational background	Education			
	Total	Prim /Secondary	Tertiary	Sig
General perceptions				
19. Teachers regard boys and girls as equally intelligent.	4.12	4.25	4.00	0.002
21. Men hold qualifications that can get them better jobs than women.	2.85	3.00	2.71	0.010
22. Some cultures expect girls to leave school young to marry.	3.87	3.74	3.99	0.003
23. Some religions expect girls to leave school young to marry.	3.82	3.72	3.91	0.034
24. There are more educated men than women in the job market.	3.23	3.35	3.12	0.023

Sig. at 0.05

Table 7.44 depicts a significant difference in the mean values of highly and lowly qualified respondents regarding the statement that, "Teachers regard boys and girls as equally intelligent", $p[\text{value}]=0.002$. Lowly qualified respondents agree more with the statement than highly qualified respondents.

There is a significant difference shown in the mean values of highly and lowly qualified respondents' perceptions regarding the statement that, "Men hold qualifications that can get them better jobs than women", $p\text{-value}=0.010$. Respondents with tertiary education disagree less with the statement compared to respondents with tertiary education (mean values-2.72 and 3.00 respectively).

Furthermore, results show that respondents with tertiary education agree more with the notions that, "Some cultures and religions expect girls to leave school young to marry" when compared to respondents with a lower level of education. Significant differences in mean values of the afore-mentioned statements are indicated by the $p\text{-values}=0.003$ and 0.034 respectively. As expected, respondents with tertiary education are more inclined to agree more with the statements as they are more enlightened and are more likely to see such discrepancies than lowly qualified respondents.

In addition results show that women with primary and secondary education agree more with the notion that, "There are more educated men than women in the job market" (mean values-3.35 and 3.12 respectively). The significant difference in the mean values is shown by $p\text{-value}=0.023$.

- **Summary of ANOVA results versus the educational background of women**

The purpose of this section is to present a summary of significant differences shown between demographic factors and the educational background of women.

Educational background

- Age: Older respondents agreed more with the statement that, "Nowadays parents give boys and girls equal educational opportunities." Younger respondents agreed less with the statement that, "There are more educated men than women in the job market."
- Level of education: Lowly qualified respondents agreed more with the statement, that "Teachers regard boys and girls as equally intelligent." Highly qualified respondents disagreed less regarding the notion that, "Men hold qualifications that can get them better jobs than women. Highly qualified respondents agreed more regarding the notions of, "Some cultures and religions expecting girls to leave school young to marry." Lowly qualified respondents agreed more with the notion of, "more educated men than women in the job market."

7.2.5.3 Descriptive analysis of women's personal experiences and perceptions of work background.

The focus of this section is the presentation of mean values of respondents' perceptions and experiences of Zimbabwean women's work background. Ranked positive and negative, statements for respondents' work background are shown in Table 7.45 and Table 7.46 respectively.

Table 7. 45 Positive statements: Descriptive analysis of respondents' perceptions of the work background N=530.

Positive Statements	Mean	Std. Dev.
27. There are equal job opportunities for both men and women in the private sector.	3.46	1.21
26. There are equal job opportunities for both men and women in the government sector.	3.49	1.10
29. There is fair promotion to managerial positions for both men and women in the private sector.	3.62	1.19
28. There is fair promotion to managerial positions for both men and women in the government sector.	3.66	1.04

Results depicted in Table 7.45 indicate respondents' positive perceptions about the work background of Zimbabwean women. All the mean values for the positive statements on women's work background are greater than the neutral value 3, indicating predominantly positive perceptions.

A mean value of 3.66 was obtained for the statement on "fair promotion to managerial positions for both men and women in the government sector. This mean value was the highest when compared to the other 3 mean values on the work background, thus showing that respondents are more positive about the notion. A standard deviation of 1.04 for this statement also shows that respondents' perceptions on the notion are similar. Respondents also agreed with the statement on "fair promotion to managerial positions for both men and women in the private sector", shown by a higher than average mean value of 3.62, thus confirming their positive perceptions.

A higher than average mean value of 3.49 showing respondents' positive perceptions, was obtained for the statement that, "There are equal job opportunities for both men and women in the government sector." The lowest mean value of 3.46 still higher than average was obtained for the notion on "equal job opportunities for both men and women in the private sector." Based on these higher than average mean values, it seems that respondents hold positive perceptions about job opportunities in both sectors.

Therefore, respondents' agreements with all the positive statements confirm their positive perceptions about the work background.

Table 7.46 Negative statements: Descriptive analysis of respondents' perceptions of the work background N=530.

Negative Statements	Mean	Std. Dev.
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.	2.73	1.17
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.	2.58	1.74
30. Men and women doing the same job receive different salaries.	2.10	1.00
31. Married women pay a higher proportion of tax than their husbands.	1.96	0.90

Table 7.46 depicts results on women's work background that can be interpreted from two perspectives. On one hand, all mean values lower than average for negative statements on women's work background could indicate respondents' positive perceptions (thus, disagreeing with a negative statement). On the other hand, the first two statements could be interpreted as positive. If the statements are regarded as positive, then the mean values would indicate respondents' negative perceptions. Low mean values for positive statements show respondents' negative perceptions.

The lowest mean value of 1.96, was obtained for the statement that "married women pay a higher proportion of tax than their husbands". A mean value of 1.96, compared with the average mean value of 3 indicates that respondents are very positive about the issue. These results further imply that married women no longer pay a higher tax. The lowest standard deviation of 0.90 for the same statement reflects that respondents' perceptions regarding the notion were similar.

A low mean value of 2.10 for the statement that, "Men and women doing the same job receive different salaries," shows respondents' positive perceptions. These results suggest compliance with labour relations in Zimbabwe. According to the CSO (2002:59) the Equal Pay for Work Regulations introduced in 1981 provides for equal pay for men and women. The Labour Relations Act of 1985 passed by the Zimbabwean Government also does not allow pay differentials between women and men doing the same job.

If the first two statements are taken to be negative, the results would indicate respondents' positive perceptions. A mean value of 2.58, lower than average for the negative statement that, "There are jobs specially reserved for women in the private sector," suggests that respondents feel that there are no jobs specially reserved for women in the private sector.

A mean value of 2.73, slightly lower than average, obtained for the statement that, "There are jobs specially reserved for women in the government sector" could have two implications. The

first implication would be that this low mean value suggests respondents' positive perceptions and therefore means that respondents feel that there are no jobs specially reserved for women in the government sector. The second implication would be that a mean value of 2.73 is close to the neutral value of 3, suggesting that respondents are both positive and negative about the issue.

- **Summary of the work background of women**

When considering both positive and negative statements, it seems that respondents' overall assessment of the work background was positive. Respondents indicated positive perceptions about equal job opportunities for both men and women in the government and private sectors. Results also showed respondents' positive perceptions for the statements on "fair promotion to managerial positions for both men and women in the government and public sectors." Furthermore, respondents indicated positive perceptions that married women no longer pay a higher proportion of tax than their husbands and men and women doing the same job are remunerated the same. In addition respondents perceive that there are no " jobs specially reserved for women in the private and government sectors."

7.2.5.3.1 Demographic variables versus women's work background

The purpose of this section is to present significant differences in demographic mean values of respondents' experiences and perceptions concerning women's work background.

Table 7.47 Marital status versus work background N=5

Work-related background					
General perceptions	Total	Single	Married	Other	Sig.
27. There are equal job opportunities for both men and women in the private sector.	3.66	3.71	3.55	3.84	0.028
29. There is fair promotion to managerial positions for both men and women in the private sector.	3.49	3.67	3.29	3.71	0.000
31. Married women pay a higher proportion of tax than their husbands.	1.96	1.92	2.07	1.80	0.016

Sig. at 0.05

According to Table 7.47, there is a significant difference in the mean values of respondents' perceptions regarding the notion of "equal opportunities for both men and women in the private sector", p-value=0.028. Other respondents agree more than single and married respondents.

A significant difference is also shown in terms of marital status regarding the notion of "fair promotion to managerial positions for both men and women in the private sector", p-value=0.000. Married respondents agreed less regarding the notion as opposed to single and other respondents.

In addition, a significant difference is shown in the mean values of respondents' perceptions regarding that, "married women pay a higher proportion of tax than their husbands", p-value=0.016. Married respondents disagreed less regarding the notion than other and single respondents.

Table 7.48 Age versus work background N=530

Work-related background	Age			
	Total	< 40 yrs	>40 Yrs	Sig
General perceptions				
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.	2.64	2.81	2.39	0.007

Sig. at 0.05

A significant difference is shown in the mean values of younger and older respondents' perceptions regarding that, "There are jobs specially reserved for women in the private sector", p-value=0.007. Younger respondents disagreed less with the notion when compared to older respondents (mean values-2.81 and 2.39 respectively).

Table 7.49 Level of formal education versus work background

Work-related background	Education			
	Total	Prim/Sec	Tertiary	Sig
27. There are equal job opportunities for both men and women in the private sector.	3.66	3.80	3.53	0.003
28. There is fair promotion to managerial positions for both men and women in the government sector.	3.46	3.58	3.35	0.024
29. There is fair promotion to managerial positions for both men and women in the private sector.	3.49	3.72	3.28	0.000
30. Men and women doing the same job receive different salaries.	2.10	1.96	2.22	0.003
31. Married women pay a higher proportion of tax than their husbands.	1.96	1.84	2.08	0.003

Sig. at 0.05

Table 7.49 shows a significant difference in the mean values of highly and lowly qualified respondents' perceptions regarding "equal job opportunities for both men and women in the private sector", $p\text{-value}=0.003$. Respondents with primary and secondary education agree more with the statement than respondents with tertiary education (mean-values 3.80 and 3.53 respectively). One would have expected respondents with tertiary education to be more informed about the situation obtaining in the private sector than respondents with a lower level of education.

A significant difference in mean values of respondents' perceptions is also shown with respect to "fair promotion to managerial positions for both men and women in the government sector", $p\text{-value}=0.024$. Women with tertiary education agreed less on the notion when compared to respondents with primary and secondary education (mean values-3.35 and 3.58 respectively).

There is a significant difference in the mean values of respondents' perceptions regarding the notion of "fair promotion to managerial positions for both men and women in the private sector", $p\text{-value}=0.000$. Interestingly, lowly qualified respondents agree more with the notion than respondents with tertiary education. One would expect respondents with tertiary education to agree more as they are more likely to be better informed about what happens at managerial level than lowly qualified respondents. However results in this study contradict these

views, suggesting that respondents with tertiary education are more aware that this is not what is actually happening.

Furthermore, results show a significant difference in mean values of highly and lowly qualified respondents' perceptions regarding that "Men and women doing the same job receive different salaries", p -value=0.003. Respondents with tertiary education disagree less regarding the notion than respondents with primary and secondary education (mean values- 2.22 and 1.96 respectively).

In addition results indicate a significant difference in respondents' perceptions regarding that, "Married women pay a higher proportion of tax than their husbands", p -value=0.003. Respondents with tertiary education disagree less with the notion than respondents with primary and secondary education. As expected, highly qualified respondents should have more information that the level of taxation in Zimbabwe is the same compared to lowly qualified respondents.

- **Summary of ANOVA results versus the work background of women**

The focus of this section is the presentation of significant differences between demographic and work background variables.

Work background

- **Marital status:** Other respondents agreed more with the notion of "equal opportunities for both men and women in the private sector." Married respondents agreed less regarding the notion of "fair promotion to managerial positions for both men and women in the private sector." Married respondents disagreed more with the statement regarding "married women paying a higher proportion of tax than their husbands."
- **Age:** Younger respondents disagreed more with the notion that, "There are jobs specially reserved for women in the private sector."

- Level of education: Lowly qualified respondents agreed more with the statement regarding “equal job opportunities for both men and women in the private sector.” Highly qualified respondents agreed less on the notion of “fair promotion to managerial positions for both men and women in the government sector.” Lowly qualified respondents agreed more with the notion of “fair promotion to managerial positions for both men and women in the private sector.” Lowly qualified respondents disagreed more regarding the notion that, “Men and women doing the same job receive different salaries.” Highly qualified respondents disagreed more with the statement that, “Married women pay a higher proportion of tax than their husbands.”

Empirical findings discussed in this section have provided an understanding of the background of Zimbabwean women entrepreneurs. The next section presents an analysis of reasons why Zimbabwean women went into business.

7.2.6 An analysis of the background history on the establishment of the business

This section provides results of the analysis of respondents’ reasons for going into business. This is Part B of the questionnaire (Refer to Appendix C). All respondents answered Questions 34 to 36 as these questions pertained to non work related reasons for going into business. Questions 37 to 42 were only answered by respondents who had left formal employment to start their own businesses. Data is presented using frequency tables and percentages.

This section also presents cross tabulations and chi-square results between demographic variables and respondents’ reasons for going into business. Cross tabulations and accompanying chi-square tests were conducted to find out if there were any significant relationships between demographic variables and respondents’ reasons for going into business. The four demographic variables are marital status, age, number of children and educational qualifications. All tests were carried out at 0.05 level of significance.

7.2.6.1 Non-work related reasons for going into business

Table 7.50 Frequency results on non work related reasons for going into business N=530

Reasons for going into business	Frequency	Percent
34. I wanted to fulfill my personal ambitions.	474	89.4
35. I am the sole (only) bread winner.	264	49.8
36. It was difficult for me to get formal employment.	197	37.2

More than one issue could be indicated

According to Table 7.50 respondents went into business because of both opportunity (pull) and necessity (push) factors, with the majority more inclined to go into business due to opportunity (pull) factors. There is a fairly even split between respondents who went into business because of opportunity (pull) factors and respondents who did so out of necessity (89.4 percent and 87.0 percent respectively).

- **Summary on non-work related reasons for going into business**

Empirical findings on reasons why women went into business can be summarised as follows: The majority of respondents in this study went into business due to opportunity (pull) factors (89.4 percent). Eighty seven percent of the respondents were driven into business by necessity (push) factors.

7.2.6.1.1 Demographic variables versus non-work related reasons for going into business

The focus of this section is the presentation of results on cross tabulations and chi-square tests between demographic variables and non-work related reasons for going into business. Tables are arranged from high to low percentages.

According to Table 7.51 the majority of respondents in this study went into business because of opportunity (pull) factors. Results also show a significant relationship between educational qualifications and going into business to "fulfill personal ambitions," $p\text{-value}=0.005$. Respondents with tertiary education were more inclined to go into business because of this reason compared to respondents with primary and secondary education (93.0 percent and 85.6

percent respectively). These findings could be an indication that highly qualified respondents are more motivated by pull factors and more ambitious than lowly qualified respondents.

Table 7.51 Demographic variables versus I wanted to fulfill my personal ambitions N=530

34. I wanted to fulfill my personal ambitions.	Total	YES	NO	% Yes	
	530	474	56	89.4%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	130	118	12	90.8%	0.272
Married	267	242	25	90.6%	
Other	133	114	19	85.7%	
Age:	Total	YES	NO	% Yes	
40 years and younger	311	277	34	89.1%	0.744
Older than 40 years	219	197	22	90.0%	
Number of dependent children:	Total	YES	NO	% Yes	
None	142	129	13	90.8%	0.758
1 -2 Children	280	129	13	90.8%	
3 or more children	108	95	13	88.0%	
Level of Education:	Total	YES	NO	% Yes	
Primary / Secondary	257	220	37	85.6%	0.005
Tertiary	273	254	19	93.0%	

Sig. at 0.05

According to Table 7.51 the majority of respondents in this study went into business because of opportunity (pull) factors. Results also show a significant relationship between educational qualifications and going into business to “fulfill personal ambitions,” $p\text{-value}=0.005$. Respondents with tertiary education were more inclined to go into business because of this reason compared to respondents with primary and secondary education (93.0 percent and 85.6 percent respectively). These findings could be an indication that highly qualified respondents are more motivated by pull factors and more ambitious than lowly qualified respondents.

Table 7.52 Demographic variables versus (I am the sole bread winner). N=530

35. I am the sole (only) bread winner.		YES	NO	% Yes	
	530	264	266	49.8%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	130	80	50	61.5%	0.000
Married	267	88	179	33.0%	
Other	133	96	37	72.2%	
Age:	Total	YES	NO	% Yes	0.607
40 years and younger	311	152	159	48.9%	
Older than 40 years	219	112	107	51.1%	
Number of dependent children:	Total	YES	NO	% Yes	0.013
None	142	70	72	49.3%	
1 -2 Children	280	153	127	54.6%	
3 or more children	108	41	67	38.0%	
Level of Education:	Total	YES	NO	% Yes	0.083
Primary / Secondary	257	138	119	53.7%	
Tertiary	273	126	147	46.2%	

Sig. at 0.05

Results in Table 7.52 show that about half of the respondents in this study indicated that they went into business because of being the “sole bread winners.” The implication is that these women entrepreneurs were motivated into business by necessity. These results could be an indication of a high level of necessity entrepreneurs in Zimbabwe specifically and developing countries generally. Another possible indication by these results could be a shift from looking up to men as providers to having women as providers too.

Results in Table 7.52 also show a significant relationship between marital status and going into business because of “being the sole bread winner,” p-value=0.000. As one would expect, it is the single and ‘other’ respondents who indicated this reason, suggesting that they lack financial support that married women probably get from their spouses (if employed).

A significant relationship is also shown between the number of children and being in business because of “being the sole bread winner,” p-value=0.013. Of significance is that, about

half of the respondents without children also indicated that they went into business because of being the “sole bread winners.” The deduction from these results is that women entrepreneurs with and without children can be pushed into business because of “being sole bread winners.”

Table 7.53 Demographic variables versus (It was difficult for me to get formal employment) N=530

36. It was difficult for me to get formal employment.		YES	NO	% Yes	
	530	197	333	37.2%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	130	53	77	40.8%	0.330
Married	267	91	176	34.1%	
Other	133	53	80	39.8%	
Age:	Total	YES	NO	% Yes	0.037
40 years and younger	311	127	184	40.8%	
Older than 40 years	219	70	149	32.0%	
Number of dependent children:	Total	YES	NO	% Yes	0.301
None	142	46	96	32.4%	
1 – 2	280	112	168	40.0%	
3 or more children	108	39	69	36.1%	
Level of Education:	Total	YES	NO	% Yes	0.128
Primary / Secondary	257	104	153	40.5%	
Tertiary	273	93	180	34.1%	

Sig. at 0.05

One of the reasons that 37.2 percent of the respondents gave for starting their own businesses, according to Table 7.53, was the “difficulty in getting formal employment.”

A significant relationship is revealed between age and the “difficulty in getting formal employment,” $p[\text{value}]=0.037$. Expectedly, more younger respondents gave this reason as their motivating factor compared to older respondents. These findings could be an indication of how difficult it is for the younger generation to get formal employment generally and in Zimbabwe specifically. Considering the economic meltdown that Zimbabwe experienced in the last 10-15 years as pointed out by Richardson (2005:541), it is not surprising that a large number of younger women could have turned to entrepreneurship for survival.

Summary of demographic variables versus non work related reasons for going into business

Cross tabulations and chi-square results indicated the following significant relationships between demographic factors and non work related reasons for going into business.

- Level of education: Highly qualified respondents were influenced more by pull factors.
- Marital status: 'Other' respondents were influenced more by push factors.
- Number of dependent children: Respondents with and without children were influenced more by push factors.
- Age: Younger respondents were motivated more by necessity factors.

7.2.6.2. Frequency results on work related reasons for going into business

Table 7.54 Frequency results on work related reasons for going into business N=429

Work related reasons for going into business	Frequency	Percent
37. I wanted to spend more time with my family.	221	51.5
38. Where men and women held the same qualifications, only men were appointed to top management positions (glass ceiling).	233	54.3
39. Sexual harassment against women at work.	174	40.6
40. Discrimination against women at work.	233	54.3
41. Too much stress at work.	284	66.2
42. Secretarial or clerical jobs were only done by women (gender role stereotyping)	279	65.0
43. Other reasons for going into business.	38	8.9

These were separate questions – that is why the responses exceed the number of respondents. Results in Table 7.54 suggest that about 81 percent of the respondents left formal employment because of work related reasons to start their own businesses. The factor that stands out as having pushed most women to leave formal employment according to results, is too much stress at work. However, work related discriminatory practices are also depicted as having been some of the other main driving factors that led women to leave formal employment. Respondents

were inclined to leave formal employment because of “gender role stereo typing,” “discrimination against women at work” and the “glass ceiling.” Another reason worth noting is that more than half of the respondents left formal employment because of “wanting to spend more time with the family.” These results reinforce the ‘dual role’ that women entrepreneurs face.

- **Summary of work related reasons for going into business**

Empirical findings indicated that some of the respondents started their own businesses due to work related challenges such as: “too much stress at work”, “gender role stereo typing”, “ glass ceiling”, “discrimination against women at work”, “wanting to spend more time with family” and “sexual harassment against women at work.”

7.2.6.2.1 Demographic variables versus work related reasons for going into business

Table 7.55 to Table 7.59 present chi-square results on tests to find out whether there were any significant relationships between demographic variables and respondents’ work related reasons for going into business. Only respondents who left formal employment to start their own businesses answered these questions. Tables are arranged from high to low percentages.

Table 7.55 Demographic variables versus too much stress at work N=429

41. Too much stress at work.		YES	NO	% Yes	
	429	284	145	66.20%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	100	59	41	59.00%	0.010
Married	218	139	79	63.76%	
Other	111	86	25	77.48%	
Age:	Total	YES	NO	% Yes	0.000
40 years and younger	238	139	99	58.40%	
Older than 40 years	191	145	46	75.92%	
Number of dependent children:	Total	YES	NO	% Yes	0.082
None	119	70	49	58.82%	
1 – 2	217	146	71	67.28%	
3 or more children	93	68	25	73.12%	
Level of Education:	Total	YES	NO	% Yes	0.384
Primary / Secondary	196	134	62	68.37%	
Tertiary	233	150	83	64.38%	

Sig. at 0.05

The majority of respondents who left formal employment to start their own businesses indicated that they did so due to "too much stress at work" (66.20 percent). Results in Table 7.55 also show a significant relationship between marital status and leaving formal employment because of "too much stress at work," p-value=0.010. 'Other' respondents were more inclined to leave for this reason than married and single respondents.

Results further show a significant relationship between age and leaving formal employment because of "too much stress at work," p-value=0.000. As expected, more older than younger respondents indicated that they had left formal employment because of this reason. These results suggest that younger respondents are probably able to handle work pressure better than older respondents, or older women who are married with children.

Table 7.56 Demographic variables versus the "glass ceiling " N=429

38. "Glass ceiling" (Only men were appointed to top management positions)		YES	NO	% Yes	
	429	233	196	54.31%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	100	45	55	45.00%	0.000
Married	218	106	112	48.62%	
Other	111	82	29	73.87%	
Age:	Total	YES	NO	% Yes	0.002
40 years and younger	238	113	125	47.48%	
Older than 40 years	191	120	71	62.83%	
Number of dependent children:	Total	YES	NO	% Yes	0.095
None	119	55	64	46.22%	
1 - 2	217	127	90	58.53%	
3 or more children	93	51	42	54.84%	
Level of Education:	Total	YES	NO	% Yes	0.040
Primary / Secondary	196	117	79	59.69%	
Tertiary	233	116	117	49.79%	

Sig. at 0.05

According to empirical results depicted in Table 7.56, more than half of the respondents indicated that they had left formal employment due to the fact that, "only men were appointed to top management positions (glass ceiling)." Results also show that all women despite their marital status suffered the impact of the "glass ceiling." However, divorced, widowed and separated (other) respondents were more inclined to have left for this reason when contrasted with married and single respondents. A significant relationship is thus indicated between marital status and leaving formal employment because of this reason (p -value=0.000).

Results further indicate a significant relationship between age and leaving formal employment because of the "glass ceiling" (p -value=0.002). More older than younger respondents indicated this to have been their reason for leaving formal employment. These results could be an indication of changes in labour laws that have probably benefitted the younger respondents. The other possible reason could be that younger respondents are better able to manouvre their way up the management ladder compared to older respondents. Also, younger respondents might be in possession of higher qualifications which give them better chances of being promoted than older respondents. The afore-mentioned reasons could perhaps explain why fewer younger respondents indicated the "glass ceiling" as a reason for leaving formal employment.

In addition, a significant relationship is revealed between educational qualifications and leaving employment due to the "glass ceiling", p -value=0.040. As expected, lowly qualified respondents are more inclined to have left formal employment because of this reason when contrasted with highly qualified respondents. The implication could be that highly qualified respondents stand better promotional chances than lowly qualified respondents.

Table 7.57 Demographic variables versus discrimination against women at work N=429

40. Discrimination against women at work.		YES	NO	% Yes	
	429	233	196	54.31%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	100	47	53	47.00%	0.150
Married	218	119	99	54.59%	
Other	111	67	44	60.36%	
Age:	Total	YES	NO	% Yes	0.010
40 years and younger	238	116	122	48.74%	
Older than 40 years	191	117	74	61.26%	
Number of dependent children:	Total	YES	NO	% Yes	0.051
None	119	57	62	47.90%	
1 – 2	217	116	101	53.46%	
3 or more children	93	60	33	64.52%	
Level of Education:	Total	YES	NO	% Yes	0.915
Primary / Secondary	196	107	89	54.59%	
Tertiary	233	126	107	54.08%	

Sig. at 0.05

Of the respondents who left formal employment, more than half are shown to have left due to “discrimination against women at work.” A significant relationship is also indicated between age and leaving formal employment due to “discrimination against women at work,” p-value=0.010. Older respondents were more inclined to have left because of this reason when compared to younger respondents (61.26 percent and 48.74 percent respectively).

Table 7.58: Demographic variables versus I wanted to spend more time with my family N=429

37. I wanted to spend more time with my family		YES	NO	% Yes	
	429	221	208	51.52%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	100	41	59	41.0%	0.009
Married	218	111	107	50.9%	
Other	111	69	42	62.2%	
Age:	Total	YES	NO	% Yes	0.020
40 years and younger	238	111	127	46.64%	
Older than 40 years	191	110	81	57.59%	
Number of dependent children:	Total	YES	NO	% Yes	0.000
None	119	46	73	38.66%	
1 – 2	217	113	104	52.07%	
3 or more children	93	62	31	66.67%	
Level of Education:	Total	YES	NO	% Yes	0.995
Primary / Secondary	196	101	95	51.53%	
Tertiary	233	120	113	51.50%	

Sig. at 0.05

Empirical findings depicted in Table 7.58 indicate that more than half of the respondents left formal employment because of 'wanting to spend more time with their families'. These results show that women to a certain extent face the 'dual role' whether single, married, separated, divorced or widowed. Marital status and leaving work because of "wanting to spend more time with the family" are significantly related, $p\text{-value}=0.009$.

'Other' respondents are indicated to have been more inclined to leave formal employment because of this reason when compared with married and single respondents. Results also show a significant relationship between age and leaving formal employment because of "wanting to spend more time with the family," $p\text{-value}=0.020$. One would have expected more younger than older respondents to have indicated this reason for leaving formal employment. However, results in this study portray the opposite as more older respondents indicated to have left work due to this reason when contrasted with younger respondents.

Furthermore, a significant relationship is shown between the number of children and leaving formal employment because of "wanting to spend more time with the family," $p\text{-value}=0.000$. More than half of the respondents indicated that they had left formal employment because of this reason. This could be an indication that balancing family responsibilities and work is a big challenge for women entrepreneurs. Interestingly, even respondents without children indicated this as their reason for leaving employment which implies that these respondents to a certain extent also face the 'dual role'.

Table 7.59 Demographic variables versus sexual harassment against women at work N=429

39. Sexual harassment against women at work.		YES	NO	% Yes	
	429	174	255	40.56%	
Marital Status:	Total	YES	NO	% Yes	Sig.
Single	100	35	65	35.00%	0.152
Married	218	86	132	39.45%	
Other	111	53	58	47.75%	
Age:	Total	YES	NO	% Yes	0.001
40 years and younger	238	80	158	33.61%	
Older than 40 years	191	94	97	49.21%	
Number of dependent children:	Total	YES	NO	% Yes	0.585
None	119	46	73	38.66%	
1 – 2	217	86	131	39.63%	
3 or more children	93	42	51	45.16%	
Level of Education:	Total	YES	NO	% Yes	0.922
Primary / Secondary	196	79	117	40.31%	
Tertiary	233	95	138	40.77%	

Sig. at 0.05

Results in Table 7.59 show that just more than 40% of the respondents indicated having left formal employment due to “sexual harassment against women at work.” A significant relationship is also shown between age and leaving formal employment because of “sexual harassment against women at work,” p-value=0.001. More older than younger respondents left formal employment because of this reason (49.21 percent and 33.6 percent respectively).

- **Summary of demographic variables versus work related reasons for going into business**

Cross tabulations and chi-square tests between demographic variables and reasons for going into business indicated the following significant relationships.

- Marital status: ‘Other’ respondents were more influenced by work related factors to leave formal employment.

- Age: Older respondents were more influenced by work related factors to leave formal employment.
- Level of education: Lowly qualified respondents were more influenced by work related factors to leave formal employment.
- Marital status: 'Other' respondents were more influenced by the "dual role."
- Age: Older respondents were influenced more by the "dual role" to leave formal employment.
- Number of children: Influenced respondents with children, and even those without children to leave formal employment.

In terms of reasons for going into business, the study is well represented as it comprises respondents driven by both opportunity (pull) and necessity (push) factors. The study also caters for respondents from both backgrounds; those respondents who went into business due to non-work related factors and those who did so due to work related factors. Therefore, the results obtained in this study are more likely to be representative of reasons that led Zimbabwean women to start their own businesses.

The next section focuses on findings of respondents' experiences and perceptions of business challenges in the external environment.

7.2.7 Personal experiences and perceptions of business challenges in the external environment

Section 7.2.7 presents results of respondents' assessment of experiences and perceptions of business challenges in the external environment. The external environment comprises the market and the macro environments. Thus, results for each environment are discussed separately. This is Part D of the questionnaire (Refer to Appendix C).

In Section 7.2.5 part of the investigation into challenges faced by women entrepreneurs was done through an analysis of respondents' ratings of experiences and perceptions of women's background. This section forms the rest of the main investigation of challenges that women entrepreneurs in Zimbabwe face. In addition, this section will examine whether there are significant differences in respondents' experiences and perceptions of the external environment with respect to demographic factors.

Respondents' assessment of variables in both the market and macro environments are shown in Table 7.60. Data was analysed using percentages and descriptive statistics. Percentages represent respondents' degree of disagreement, neutrality and agreement with the statements as indicated on the questionnaire. The mean values are the average values of disagree, neutral and agree values which would indicate the overall experience or perception with its variability. The standard deviations show the variability of dispersion of the responses from the mean values.

The questionnaire in this study comprised both positive and negative statements. Therefore, Table 7.60 shows respondents' ratings of both positive and negative statements based on variables in the market and macro environments. Negative statements are shown in grey. Issues in the market and macro environments are discussed separately.

Table 7.60 Percentages and descriptive analysis of respondents' personal experiences and perceptions of the market and macro environment N=530

	1-2	3	4-5	Mean	Std. Dev
Market and macro challenges	Disagree	Neutral	Agree		
70. Customers look down upon women owned businesses.	59.81%	11.51%	28.68%	566	0.112
71. My male workers respect me as their employer.	12.45%	15.28%	72.26%	3.674	0.844
72. Suppliers offer male entrepreneurs the same credit terms as women.	13.77%	9.06%	77.17%	3.730	0.870
73. Bank officials give women the same treatment as men when applying for loans.	11.51%	11.51%	76.98%	3.785	0.860
74. Women have problems of collateral more than men when applying for loans. e.g. lack of assets to give to banks as collateral.	20.19%	9.62%	70.19%	3.592	1.072
75. I have difficulties in becoming part of formal business organisations.	36.23%	15.28%	48.49%	3.138	1.076
76. I have easy access to established government networks.	42.26%	16.23%	41.51%	2.977	1.081
77. I can easily access private business networks.	32.26%	18.11%	49.62%	3.185	1.034
78. Male auditors have a negative attitude towards women running businesses.	42.83%	24.53%	32.64%	2.885	1.033
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.	15.47%	11.32%	73.02%	3.724	0.965
80. I have equal chances of getting business tenders as men.	23.40%	12.45%	64.15%	3.517	1.079
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	32.83%	9.62%	57.55%	3.355	1.182
82. My religion allows me to run my own business.	7.74%	8.30%	83.96%	4.062	0.890
83. I was brought up to believe that men are better than women in business.	34.53%	9.43%	56.04%	3.208	1.238
84. My upbringing promoted my confidence to compete with men in business.	20.19%	10.00%	69.81%	3.611	1.081
85. Home duties interfere with the running of my business.	24.34%	8.30%	66.98%	3.498	1.366
86. The HIV/AIDS disease has created an added burden to women entrepreneurs.	13.96%	10.75%	75.28%	3.781	0.979
87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	7.36%	7.55%	84.91%	3.977	0.800
88. I registered my business without any legal problems.	28.49%	16.23%	55.28%	3.323	1.045
89. I can now own business property in my own name.	2.83%	5.47%	91.70%	4.121	0.648
90. Amended laws have brought about equality between men and women entrepreneurs.	3.77%	9.62%	86.60%	4.145	0.790
91. Married women still require their husbands to co-sign before they can get loans.	48.30%	14.72%	36.98%	2.738	1.286

*Grey areas represent negative statements

7.2.7.1 Percentages and descriptive analysis of respondents' personal experiences and perceptions of challenges in the market environment

This section focuses on respondents' assessment of business challenges in the market environment as depicted in Table 7.61 below.

Table 7.61 Percentages and descriptive analysis of respondents' personal experiences and perceptions of the market environment N=530

	1-2	3	4-5	Mean	Std Dev.
Challenges in the market environment	Disagree	Neutral	Agree		
Customers					
General perceptions					
70. Customers look down upon women owned businesses.	59.81%	11.51%	28.68%	2.566	1.112
Workers					
Personal experience					
71. My male workers respect me as their employer.	12.45%	15.28%	72.26%	3.674	0.844
Suppliers					
General perception					
72. Suppliers offer male entrepreneurs the same credit terms as women.	13.77%	9.06%	77.17%	3.730	0.870
Intermediaries					
General perceptions					
73. Bank officials give women the same treatment as men when applying for loans.	11.51%	11.51%	76.98%	3.785	0.860
74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.	20.19%	9.62%	70.19%	3.592	1.072
Professional bodies					
Personal experiences					
75. I have difficulties in becoming part of formal business organisations.	36.23%	15.28%	48.49%	3.138	1.076
76. I have easy access to established government networks.	42.26%	16.23%	41.51%	2.977	1.081
77. I can easily access private business networks.	32.26%	18.11%	49.62%	3.185	1.034
General perception					
78. Male auditors have a negative attitude towards women running businesses.	42.83%	24.53%	32.64%	2.885	1.033
Men entrepreneurs					
General perception					
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.	15.47%	11.32%	73.02%	3.724	0.965

*Grey areas represent negative statements

To facilitate the discussion on respondents' assessment of variables in the market environment, statements in Table 7.61 above were first re-arranged into positive and negative statements. After the re-arrangement, the statements were ranked using mean values as the basis. Positive statements are shown in Table 7.62 and negative statements in Table 7.63 respectively. In Table 7.62 positive statements were ranked from low to high (low below the neutral value 3 and high above 3). Low mean values for positive statements indicate that respondents disagreed with the statements. Respondents' disagreements with positive statements indicate respondents' negative experiences or perceptions.

High mean values for positive statements show that respondents agreed with the statements. By agreeing with positive statements, respondents confirmed their positive experiences or perceptions.

Table 7.62 Descriptive analysis of positive statements about the market environment N=530

Positive statements- market environment	Mean	Std Dev.
76. I have easy access to established government networks	2.98	1.08
77. I can easily access private business networks.	3.19	1.03
71. My male workers respect me as their employer.	3.67	0.84
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.	3.72	0.97
72. Suppliers offer male entrepreneurs the same credit terms as women.	3.73	0.87
73. Bank officials give women the same treatment as men when applying for loans.	3.79	0.86

Based on results in Table 7.62, respondents' assessment of variables in the market environment is generally positive. Out of six positive statements on the assessment of variables in the market environment, five of them have mean values above the neutral value of 3. Of the five positive statements, one had a slightly higher than average mean value of 3.19. A mean value above 3 for a positive statement indicates respondents' positive experiences and perceptions.

A mean value of 3.79 was obtained for the statement that, "Bank officials give women the same treatment as men when applying for loans." A mean value of 3.79 is slightly high and therefore indicates respondents' positive perceptions.

Results also revealed respondents' positive perceptions regarding the notion of "suppliers offering male and female entrepreneurs the same credit terms." A mean value of 3.73 is also slightly high thus indicating respondents' positive perceptions.

Empirical results further indicated respondents' positive perceptions regarding the statement that, "Some men entrepreneurs have accepted women entrepreneurs as equal business partners." This is evidenced by a mean value of 3.72 higher than average, thereby supporting respondents' positive perceptions. Based on these results, it seems that respondents feel that some men have accepted women entrepreneurs as equal business partners.

A mean value of 3.67 was obtained for the statement that, "My male workers respect me as their employer." This mean value suggests that respondents feel that male workers now respect women entrepreneurs as their employers. A standard deviation of 0.84 shows that the difference

in respondents' experiences was very small. These results imply that respondents generally agree that this is the situation prevailing in Zimbabwe.

Results further indicate that respondents "can easily access private business networks." This is shown by a mean value of 3.19. This mean value is slightly higher than average suggesting that respondents' experiences regarding "easy access to private business networks" are slightly positive. These findings could also suggest that respondents are both positive and negative about the issue.

On one hand respondents indicate slightly positive experiences in "accessing private business networks" while on the other hand they are just negative about "accessing established government networks." This is evidenced by a mean value of 2.98 close to the neutral value 3 for the positive statement, "I have easy access to established government networks." This mean value of 2.98 which is just close to 3 suggests that respondents are both positive and negative about the notion of "easy access to established government networks." As expected, accessing established government networks is a problem because of bureaucracy experienced in most government institutions. These results could also indicate that respondents experience some difficulties in "accessing private networks", but have more problems in accessing government networks.

Negative statements were ranked from high to low (High above the neutral value 3 and low below 3).

Table 7.63 Descriptive analysis of negative statements about the market environment N=530

Negative statements- market environment	Mean	Std Dev.
74. Women have problems of collateral more than men when applying for loans.	3.59	1.07
75. I have difficulties in becoming part of formal business organisations	3.14	1.08
78. Male auditors have a negative attitude towards women running businesses.	2.89	1.03
70. Customers look down upon women owned businesses	2.57	1.11

Based on respondents' ratings of negative statements in the market environment, it seems that women entrepreneurs have mixed experiences and perceptions about these issues. Out of four negative statements on variables in the market environment, two were rated positively and the

other two were rated negatively. One of the negative statements with a mean value of 3.14 indicates that respondents' experiences were slightly negative. The other statement with a mean value of 2.89 close to the neutral value of 3, suggests that respondents were probably positive and negative about the issue.

The highest mean value of 3.59 was indicated for the statement that, "Women have problems of collateral more than men when applying for loans." A mean value of 3.59 though above the neutral value of 3 should be treated with caution. A high mean value for a negative statement shows that respondents agreed with the statement. By agreeing with a negative statement, respondents indicated their negative perceptions. These results could be an indication of how difficult it is for women in particular, to access bank loans due to lack of collateral. Banks are in business to maximise shareholders' investments. According to (Co et al., 2007:226), banks require collateral as security before they can grant loans.

Empirical results also indicated that respondents have slightly negative experiences about "becoming part of formal business organisations." These experiences are supported by a mean value of 3.14. A mean value of 3.14 is slightly higher than average suggesting that to a certain extent respondents face "difficulties in becoming part of formal business organisations." These results could also indicate that respondents are both positive and negative about the notion.

The statement that "Male auditors have a negative attitude towards women running businesses" got a rating of 2.89. A mean value of 2.89 is close to the neutral value of 3, thus suggesting that respondents are slightly positive about the notion. These results could imply that respondents feel that the attitude of male auditors towards women running businesses is slightly positive. However, the same mean value can be interpreted as showing that respondents hold both positive and negative perceptions about male auditors. This is due to the fact that a mean value of 2.89 is close to the value of indifference, thereby indicating mixed sentiments. The lowest standard deviation of 1.03 for this statement shows that the difference in respondents' perceptions was small.

Furthermore, results show that respondents have positive perceptions about customers. This is evidenced by a mean value of 2.57 for the statement that "Customers look down upon women owned businesses." A mean value below the neutral value of 3 for a negative statement, confirms respondents' positive perceptions. These results imply that respondents perceive customers' attitude towards women entrepreneurs as being positive.

- **Summary of the market environment**

Before commencing with the next section, it is vital to summarise findings on the market environment. Based on the overall assessment of variables in the market environment, it seems that women entrepreneurs feel that challenges in the market environment have been reduced. Overall, respondents perceive that customers, workers, suppliers, intermediaries, male auditors and some men entrepreneurs no longer look down upon women owned businesses. However, despite these positive developments, it seems that women entrepreneurs feel that the following challenges still exist in the market environment: Women still lack access to finance due to lack of collateral despite the positive attitude by bank officials. Respondents also have difficulties in accessing established government networks. Women also face the challenge of becoming part of formal business organisations.

7.2.7.1.1 Demographic variables versus the market environment

Differences in demographic mean values regarding respondents' experiences and perceptions of variables in the market environment are given in this section. The objective is to find out the influence of demographic variables on respondents' experiences and perceptions. Data was analysed using tables of means of ANOVA results at 0.05 level of significance. Only tables showing significant differences in the mean values of respondents' experiences and perceptions are presented.

Table 7.64 Marital status versus the market environment

	Total	Single	Married	Other	Sig.
Professional bodies					
Personal experiences					
76. I have easy access to established government networks.	2.98	3.22	2.86	2.98	0.009
77. I can easily access private business networks.	3.18	3.23	3.07	3.38	0.016

Sig. at 0.05

Results in Table 7.64 show a significant difference in the mean values of respondents' experiences regarding "easy access to established government networks", p-value=0.009. Single respondents disagreed the most with the notion compared to other and married respondents. These results could imply that when compared to other and married respondents, single respondents experience more difficulties in "accessing established government networks."

Results also indicate a significant difference in the mean values of respondents' experiences regarding the notion of "easy access to private business networks", p-value=0.016. Other respondents agreed more on the notion of "easy access to private business networks" compared to single and married respondents. These results suggest that other respondents have "easier access to private business networks" than married and single respondents.

Table 7.65 Age versus the market environment N=530

	Age			
	Total	<40 yrs	>40yrs	Sig.
Intermediaries				
General perceptions				
74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.	3.59	3.42	3.84	0.000
Professional bodies				
Personal experiences				
76. I have easy access to established government networks.	2.98	3.07	2.84	0.018

Sig. at 0.05

According to Table 7.65 there are significant differences in the mean values of younger and older respondents concerning challenges in the market environment. A significant difference is shown regarding the statement that “Women have problems of collateral more than men, when applying for loans”, $p\text{-value}=0.000$. Older respondents agreed more with the notion of “women having problems of collateral more than men when applying for loans” compared to younger respondents. One would expect older respondents to agree less with the notion as they are more likely to have accumulated assets that they can use as collateral compared to younger respondents. However, results in this study contradict these views.

A significant difference is also shown in the mean values of younger and older respondents regarding the notion of “easy access to established government networks.” Younger respondents disagreed more with the notion of “easy access to established government networks” compared to older respondents.

Table 7.66 Level of formal education versus the market environment N=530

Customers	Education			
	Total	Prim/Sec	Tertiary	Sig
General perception				
70. Customers look down upon women owned businesses.	2.57	2.78	2.37	0.000
Professional bodies				
Personal experiences				
77. I can easily access private business networks.	3.18	3.28	3.10	0.040

Sig. at 0.05

Table 7.66 shows a significant difference in the mean values of highly and lowly qualified respondents’ perceptions regarding the statement that, “Customers look down upon women owned businesses”, $p\text{-value}=0.000$. Respondents with primary and secondary education disagree more with the notion as opposed to respondents with tertiary education. These results suggest that lowly qualified respondents have stronger positive perceptions about customers than highly qualified respondents. Results further indicate a significant difference in the mean values of respondents’ experiences concerning “easy access to private business networks”, $p\text{-value}=0.040$. Respondents with tertiary education agree less on the notion of “easy access to

private business networks” when contrasted with respondents with primary and secondary education. One would have expected respondents with tertiary education to have easier “access to private business networks.” However, results suggest that it is respondents with primary and secondary education that “can easily access private business networks” compared to respondents with tertiary education.

- **Summary of ANOVA results on the market environment**
- ANOVA results indicated the following significant differences in the mean values of respondents’ experiences and perceptions regarding the market environment: Marital status: Single respondents disagreed the most with the notion of “easy access to established government networks. Other respondents agreed more with the notion of “easy access to private business networks.”
- Age: Older respondents agreed more with the statement that, “Women have problems of collateral more than men when applying for loans.” Older respondents agreed more with the notion of “easy access to established government networks.”
- Level of education: Lowly qualified respondents disagreed more with the statement that, “Customers look down upon women owned businesses.” Lowly qualified respondents also agreed more with the notion of “easy access to private business networks.”

7.2.7.2 Percentages and descriptive analysis of challenges in the macro environment.

An analysis of respondents’ experiences and perceptions of business challenges in the macro environment is presented in this section. These questions form Part D of the questionnaire (Refer to Appendix C). Results are depicted in Table 7.67.

Table 7.67 Percentages and descriptive analysis of respondents' experiences and perceptions of the macro environment.

n=530

	1-2	3	4-5	Mean	Std Dev.
Challenges in the macro environment	Disagree	Neutral	Agree		
Political challenges					
Personal experiences					
80. I have equal chances of getting business tenders as men.	23.40%	12.45%	64.15%	3.517	1.079
Economic challenges					
General perceptions					
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	32.83%	9.62%	57.55%	3.355	1.182
Socio-cultural challenges					
Personal experiences					
82. My religion allows me to run my own business.	7.74%	8.30%	83.96%	4.062	0.890
83. I was brought up to believe that men are better than women in business.	34.53%	9.43%	56.04%	3.208	1.238
84. My upbringing promoted my confidence to compete with men in business.	20.19%	10.00%	69.81%	3.611	1.081
85. Home duties interfere with the running of my business.	24.34%	8.30%	66.98%	3.498	1.366
General perceptions					
86. The HIV/AIDS disease has created an added burden to women entrepreneurs.	13.96%	10.75%	75.28%	3.781	0.979
87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	7.36%	7.55%	84.91%	3.977	0.800
Legal challenges					
Personal experiences					
88. I registered my business without any legal problems.	28.49%	16.23%	55.28%	3.323	1.045
89. I can now own business property in my own name.	2.83%	5.47%	91.70%	4.121	0.648
General perceptions					
90. Amended laws have brought about equality between men and women entrepreneurs.	3.77%	9.62%	86.60%	4.145	0.790
91. Married women still require their husbands to co-sign before they can get loans.	48.30%	14.72%	36.98%	2.738	1.286

Grey areas represent negative statements

Before discussing the results, statements in Table 7.67 were also re-arranged into positive and negative statements. The procedure for the re-arrangement and ranking of positive and negative statements is the same as that followed for the market environment (Refer to Section 7.2.7.1).

Table 7.68 Descriptive analysis of positive statements about the macro environment N=530

Positive statements- macro environment	Mean	Std Dev.
88. I registered my business without any legal problems.	3.32	1.05
80. I have equal chances of getting business tenders as men.	3.52	1.08
84. My upbringing promoted my confidence to compete with men in business.	3.61	1.08
87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	3.98	0.80
82. My religion allows me to run my own business.	4.06	0.89
89. I can now own business property in my own name.	4.12	0.65
90. Amended laws have brought about equality between men and women entrepreneurs	4.15	0.79

Results depicted by Table 7.68 show that respondents generally perceive variables in the macro environment in a positive manner. All the positive statements about the macro environment have mean values above the neutral value 3, thus showing predominantly positive experiences and perceptions. Mean values above 3 for positive statements indicate respondents' agreements with the statements thus confirming their positive experiences and perceptions.

A mean value of 4.15 was obtained for the statement that, "Amended laws have brought about equality between men and women entrepreneurs." A mean value of 4.15 is high, suggesting that women entrepreneurs feel that there have been positive legal changes meant to address gender equality in Zimbabwe.

Results also show respondents' positive experiences of the notion of "ownership of business property in own name." Evidence of these positive experiences is a high mean value of 4.12 which indicates respondents' agreement with the positive statement. The lowest standard deviation of 0.65 for this statement, indicates that the difference in respondents' experiences was very small.

Results also suggest that women entrepreneurs in Zimbabwe are permitted to "operate their own businesses by their religions." These positive experiences are supported by a mean value of 4.06, higher than average. These results are in accordance with demographic findings in Section

7.2.3 which indicated that more than 90 percent of the respondents in this study were Christians.

Another positive development for which respondents indicated positive perceptions is the availability of “support services to enable women to operate their own businesses.” This statement obtained a mean value of 3.98. Based on a high mean value of 3.98, it seems that women entrepreneurs feel that the availability of support services enables them to run their own businesses.

Respondents also indicate positive experiences about “their upbringing having promoted their confidence to compete with men in business”, mean [value]-3.61. This could probably be the reason why there is an increase in the number of women entrepreneurs operating alongside men who went into business earlier than women did. Results further show respondents’ positive experiences on “having equal chances of getting business tenders as men” , mean value 3.52. A mean value of 3.52, higher than average, implies that women entrepreneurs feel that they now have equal chances of getting business tenders as men.

Contrary to theoretical findings, women in Zimbabwe were able to “register their businesses without any legal problems.” This is shown by a mean value of 3.32 above the neutral value of 3, indicating respondents’ positive experiences. Based on this result, it seems that there are positive legal developments in Zimbabwe.

Table 7.69 shows respondents’ assessment of negative statements about variables in the macro environment.

Table 7.69 Descriptive analysis of negative statements about the macro environment N=530

Negative statements- macro environment	Mean	Std Dev.
86.The HIV/AIDS disease has created an added burden to women entrepreneurs.	3.78	0.98
85. Home duties interfere with the running of my business.	3.50	1.37
81. Women entrepreneurs still find it difficult to enter male dominated business sectors.	3.36	1.18
83.I was brought up to believe that men are better than women in business.	3.21	1.24
91. Married women still require their husbands to co-sign before they can get loans.	2.74	1.29

Ratings of negative statements shown in Table 7.69 generally indicate respondents' negative experiences and perceptions of the macro environment. Out of five negative statements on variables in the macro environment, four were rated negatively, shown by mean values above the neutral value of 3. High mean values for negative statements indicate that respondents agreed with the statements, thus showing their negative experiences and perceptions. However, the mean value of 3.21, for one of the negative statements indicates that respondents' experiences about the notion were slightly negative.

A mean value of 3.78 was obtained for the statement that, "The HIV/AIDS disease has created an added burden to women entrepreneurs." A mean value of 3.78 is slightly high thus indicating that women entrepreneurs feel that the HIV/AIDS disease has created an extra burden for them. A standard deviation of 0.98 for this statement indicates that the difference in respondents' perceptions was small.

Results in Table 7.70 show a mean value of 3.50, higher than average for the statement that, "Home duties interfere with the running of my business." Based on this mean value, it seems that women entrepreneurs have a challenge of the "dual role" and thus confirms their negative perceptions

Empirical findings also show that respondents still perceive the business sector to be dominated by men. A mean value of 3.36, higher than average for a negative statement that, "Women entrepreneurs still find it difficult to enter male dominated business sectors", indicates respondents' negative perceptions. These findings probably give an explanation of why women entrepreneurs generally dominate the services businesses. Results obtained for different types of businesses in Section 7.2.4 indicated that women entrepreneurs in Zimbabwe were predominantly in the services sector with a few having ventured into mining (3.8 percent), manufacturing (4.7 percent) and construction (1.9 percent). Respondents also indicated respondents' slightly negative experiences regarding the notion of "being brought up to believe that men are better than women in business." These slightly negative experiences are supported by a mean value of 3.21, slightly higher than average.

A mean value of 2.74 was obtained for the statement that, "Married women still require their husbands to co-sign before they can get loans. This mean value though slightly lower than the neutral value of 3, indicates that respondents are slightly positive about the notion of "married women still requiring their husbands to co-sign before they can get loans." These results could be interpreted as indicating both positive and negative respondents' perceptions because of the low mean value. One would expect respondents to indicate negative perceptions as this requirement to a certain extent deprives women of their financial freedom. However results in this study do not fully support this view.

- **Summary of the macro environment**

Based on these empirical results, it seems that respondents were generally positive about developments in the macro environment.. Firstly, respondents were positive that, "Amended laws have brought about equality between men and women entrepreneurs." Secondly, respondents showed positive experiences of the notion of "ownership of business property in own name." Thirdly, positive experiences were also indicated by women entrepreneurs for the notion on " being allowed to operate own businesses by their religions." Fourthly, respondents indicated positive perceptions about the availability of "support services to enable women to operate their own businesses." Fifthly, respondents feel that "their upbringing has promoted their confidence to compete with men in business." Sixthly, it seems that women now have equal chances of getting business tenders as men." Finally, it seems that women entrepreneurs can "register their businesses without any legal problems."

Although the situation in the macro environment could have generally improved, it seems that women entrepreneurs feel that there are still challenges. This is indicated by respondents' negative experiences and perceptions about some of the statements. Women entrepreneurs face an added burden created by the HIV/AIDS disease. Home duties interfere with women entrepreneurs' business activities. It seems that women entrepreneurs still find it difficult to enter male dominated business sectors. In addition, respondents indicated that they were

brought up to believe that men are better than women in business. In addition, married women still require their husbands to co-sign before they can get loans.

7.2.7.2.1 Demographic variables versus the macro environment

The focus of this section is the differences in demographic mean values regarding respondents' experiences and perceptions of challenges in the macro environment. The tables presented in this section only focus on significant differences in the mean values of respondents' experiences and perceptions.

Table 7.70 Marital status versus the macro environment N=530

	Total	Single	Married	Other	Sig.
Economic challenges					
General perception					
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	3.35	3.20	3.52	3.17	0.005
Legal challenges					
General perceptions					
91. Married women still require their husbands co-sign before they can get loans.	2.74	2.62	2.66	3.02	0.015

Sig. at 0.05

According to Table 7.70 there is a significant difference in the mean values of respondents' perceptions regarding the notion of "women entrepreneurs finding it difficult to enter male dominated business sectors", p-value=0.005. Married women agreed more on the notion as opposed to single and other respondents. These results suggest that married women feel that it is more difficult for them to enter male dominated business sectors compared to single and other respondents.

Results also show a significant difference in mean values of respondents' perceptions regarding the statement that, "Married women still require their husbands to co-sign before they can get loans", p-value=0.015. Interestingly, other respondents agreed more with the statement on "married women still requiring their husbands to co-sign before they can get loans" compared to

single and married respondents. Although it is a perception, one would have expected married respondents who are in that situation to have agreed more but results contradict these views.

Table 7.71 Age versus the macro environment N=530

	Age			
	Total	<40yrs	>40 yrs	Sig
Economic challenges				
General perceptions				
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	3.35	3.22	3.55	0.001
Socio-cultural challenges				
Personal experiences				
82. My religion allows me to run my own business.	4.06	3.99	4.16	0.034
83. I was brought up to believe that men are better than women in business.	3.21	3.04	3.44	0.000
General perceptions				
86. The HIV/AIDS disease has created an added burden to women entrepreneurs.	3.78	3.66	3.96	0.000
Legal challenges				
Personal experiences				
89. I can now own business property in my own name.	4.12	4.02	4.26	0.000
General perception				
90. Amended laws have brought about equality between men and women entrepreneurs.	4.15	4.05	4.29	0.000

Sig. at 0.05

A significant difference is shown in the mean values of older and younger respondents' perceptions regarding the notion of "difficult entry for women into male dominated business sectors", p-value=0.001. Older respondents agree more than younger respondents on the issue. These results could be an indication that older respondents find it more difficult to enter male dominated business sectors compared to younger respondents. Possible reasons could be that younger respondents understand the demands of these sectors and are able to manouvre their way better than older respondents.

Results also show a significant difference in the mean values of older and younger respondents concerning the statement, "My religion allows me to run my own business", p -value=0.034. Older respondents agree more on the issue than younger respondents.

There is a significant difference in the mean values of older and younger respondents on the idea of "being brought up to believe that men are better than women in business", p -value=0.000. Older respondents agreed more regarding the notion of "being brought up to believe that men are better than women in business." than younger respondents, mean [values]-3.44 and 3.04 respectively. These results are expected. Older respondents are more likely to have been brought up to believe that men are superior to women in business compared to younger respondents. Today's teachings emphasise equality between genders whereas historically the emphasis was on female subordination, hence the difference in younger and older respondents' experiences.

A significant difference is revealed in the mean values of older and younger respondents' perceptions regarding the statement that "The HIV/AIDS disease has created an added burden to women entrepreneurs", p -value=0.000. As expected, older respondents agree more on the notion than younger respondents, mean [values]-3.96 and 3.66 respectively. Although both age groups might be affected by the HIV/AIDS disease, older respondents are more likely to be more involved in communities' based care activities than younger respondents. As a result, older respondents could end up with more responsibilities than younger respondents.

Results also indicate a significant difference in the mean values of older and younger respondents' experiences concerning "ownership of business property in own name", p -value=0.000. Older respondents agree more than younger respondents, mean [values]-4.26 and 4.02 respectively. One would expect older respondents to agree more with the statement than younger respondents. This is because in Zimbabwe before 1982 women were regarded to be minors and were not allowed to own property in their own names (Chamlee-Wright, 2002:986). To younger respondents there is nothing unusual about "ownership of business property in own

name” as long as one has reached the age of 18. To older respondents this could probably be a new development.

Results further indicate a significant difference in the mean values of older and younger respondents’ perceptions regarding the notion of “amended laws having brought about equality between men and women entrepreneurs”, p -value=0.000. For reasons previously discussed, one would expect older respondents to agree more with the notion than younger respondents, mean [values]-4.29 and 4.05 respectively. Older respondents are bound to feel that they have benefitted more from the amended laws than younger respondents.

Judging by the number of significant differences shown in Table 7.71, age seems to be the demographic variable that influences respondents’ experiences and perceptions more than other demographic variables.

Table 7.72 Level of education versus the macro environment N=530

Political challenges	Education			
	Total	Prim/Sec	Tertiary	Sig
Personal experiences				
80. I have equal chances of getting business tenders as men.	3.52	3.62	3.42	0.035
Socio-cultural challenges				
Personal experiences				
83. I was brought up to believe that men are better than women in business.	3.21	3.35	3.07	0.010
84. My upbringing promoted my confidence to compete with men in business.	3.61	3.71	3.52	0.037
Legal challenges				
General perceptions				
90. Amended laws have brought about equality between men and women entrepreneurs.	4.15	4.23	4.07	0.023

Sig. 0.05

Table 7.72 indicates that for all the significant differences shown, the lowly qualified respondents agree more with the statements than highly qualified respondents. A significant difference is shown in the mean values of respondents’ experiences regarding “women having equal chances of getting business tenders as men”, p -value=0.035. Respondents with tertiary education agree less on the issue compared to respondents with primary and secondary

education. One would expect high qualifications to lead to a more positive perception, but it is not the case.

Results also indicate a significant difference in the mean values of highly and lowly qualified respondents regarding "being brought up to believe that men are better than women in business", $p\text{-value}=0.010$. Respondents with primary and secondary education agree more on the belief of "men being better than women in business" as opposed to respondents with tertiary education. As expected respondents with a lower level of education are likely to agree more on the belief than highly qualified respondents. These results could suggest that lowly qualified respondents consider themselves to be inferior to men in business. As expected respondents with higher educational qualifications are bound to agree less with the statement.

A significant difference is also shown in the mean values of respondents' experiences regarding the statement, "My upbringing promoted my confidence to compete with men in business", $p\text{-value}=0.037$. Respondents with primary and secondary education agree more with the statement compared to respondents with tertiary education. One would have expected the opposite to be true.

In addition, a significant difference is indicated in the mean values of respondents' perceptions regarding the statement that, "Amended laws have brought about equality between men and women entrepreneurs", $p\text{-value}=0.023$. Respondents with primary and secondary education agree more on the notion than respondents with tertiary education, mean [values]-4.23 and 4.07 respectively. These results could generally be an indication of the difference in the way highly and lowly qualified respondents view situations. Highly qualified respondents are bound to be more critical of situations than respondents with a lower level of education.

- **Summary of ANOVA results on the macro environment**

ANOVA results showed the following significant differences in the mean values of respondents' experiences and perceptions about the macro environment and demographic variables.

- Marital status: Married women agreed more on the notion of “women entrepreneurs finding it difficult to enter male dominated sectors.” Other respondents agreed more on the notion of “married women still requiring their husbands to co-sign before they can get loans.”
- Age: Older respondents agreed more on these issues: Firstly, “women had difficulties in entering the previously male dominated business sectors.” Secondly, “their religion allowed women to run their own businesses.” Thirdly, “women had been brought up to believe that men are better than women in business.” Fourthly, “The HIV/AIDS disease had created an added burden for women entrepreneurs.” Fifthly, “women could own business property in their own names.” Finally, amended laws had brought about equality between men and women entrepreneurs.”
- Level of education: Highly qualified respondents agreed less with the statement that, “Women had equal chances of getting business tenders as men.” Lowly qualified respondents agreed more on the following issues: Firstly, that “men are better than women in business.” Secondly, that “My upbringing promoted my confidence to compete with men in business” and lastly that “Amended laws had brought about equality between men and women entrepreneurs.”

7.3 Summary

This chapter presented empirical findings of the study on, ‘Challenges faced by urban Zimbabwean women entrepreneurs.’ Out of the 580 self-administered questionnaires, 530 of them, constituting 91 percent, were retrieved. A Cronbach’s Alpha value of 0.802 (above 0.5) was obtained for the reliability test indicating that the questionnaire was reliable as a data collecting instrument.

The chapter also presented data on demographic variables, namely, marital status, age, number of children, number of dependent children, highest level of formal education and religion. Empirical findings on demographic variables were presented using frequencies and percentages.

Demographic data was also analysed using cross tabulations and Pearson chi-square tests to assess if there were any significant relationships between demographic variables.

Empirical findings on the business profile were also presented using frequencies and percentages. The profile of the business variables for which data was collected included the type of business, type of service or product, length of operation, relevant start-up experience, major sources of start-up capital and form of business. Results indicated that the majority of respondents in this study were married and their businesses were predominantly independent SMEs in the services sector. The chapter also presented chi-square results showing significant relationships between demographic variables and the business profile variables.

Findings on respondents' personal experiences and general perceptions of the background of urban Zimbabwean business women were presented using percentages and descriptive statistics. Women's background was assessed from a political, economic, socio-cultural, legal, educational and work background. The mean values of respondents' experiences or perceptions were based on a 5-point Likert scale. Questions in Part A and Part D of the questionnaire comprised both positive and negative statements (Refer to Appendix C). The statements were classified into positive and negative statements and ranked using mean values to enable assessment of respondents' ratings of variables.

Statements in Part A were based on women entrepreneurs' background which comprised three categories. The first category was composed of the political, economic, socio-cultural and legal background of women (Q.1-16). The second category was the educational background (Q.17-25) and the third one was the work background (Q26-33). Based on these empirical results, it seems that women entrepreneurs are positive about developments concerning their background though they feel that there are still some challenges that women entrepreneurs face. Concerning the educational background, respondents generally indicated mixed sentiments shown by a fairly even split between statements indicating positive and negative experiences and perceptions. Regarding the work background, it seems that generally respondents have positive experiences and perceptions.

The chapter also presented findings on significant differences in respondents' experiences and perceptions of women's background with respect to demographic variables. Data was analysed using Analysis of Variance (ANOVA) results.

Reasons why women started their businesses were also examined. Empirical findings revealed that the majority of respondents in this study went into business due to opportunity (pull) factors. Some of the respondents were driven into business by necessity (push) factors, while others started their own businesses due to work related challenges. Cross tabulations and chi-square results between demographic variables and reasons for going into business were also presented using tables.

Empirical results also revealed that respondents' experiences and perceptions of the market environment were generally positive. Based on the findings, it seems that respondents perceive that customers, workers, suppliers, intermediaries, male auditors and some men entrepreneurs now view women in business more positively than before. Despite these positive developments, the study also identified challenges that women entrepreneurs feel they still face in the market environment. An overall evaluation of respondents' assessment of positive and negative statements about the macro environment indicated respondents' positive experiences and perceptions. Although the situation in the macro environment has generally improved, women entrepreneurs feel that there are still some challenges.

The chapter also presented ANOVA results showing significant differences in the mean values of respondents' experiences and perceptions of women's background and business challenges and demographic variables. Having identified the challenges that women entrepreneurs face, recommendations on how to address these challenges become pivotal. Chapter 8 focuses on the summaries, conclusions and recommendations of the study. In addition, the achievement of objectives and contribution made by the study is examined. Limitations of the study and areas for further study in respect of challenges faced by urban Zimbabwean women entrepreneurs are also discussed.

CHAPTER 8

CONCLUSIONS AND RECOMMENDATIONS

8.1 Introduction

This chapter presents conclusions of the theoretical and empirical findings of a study that was undertaken to find out the challenges that urban Zimbabwean women entrepreneurs face. The argument of the study was that women have always been discriminated against politically, economically, socio-culturally, legally, educationally and at work. According to Coulter (2000:114) even in business women continue to face challenges. In Zimbabwe there are 20 665 registered urban women entrepreneurs (Ministry of Small and Medium Enterprises (SMEs), Zimbabwe, 2010). Therefore, to enable these women entrepreneurs to run viable and sustainable businesses, it was fundamental that the challenges that they face be identified, hence the need for this study. This chapter is divided into 9 sections. Section 8.2 provides the research objectives and questions that guided this study. Section 8.3 presents summaries of the main theoretical findings on which the study is grounded. The main empirical findings and achievement of objectives are presented in Section 8.4. Section 8.5 provides the integration of theoretical and empirical findings. Recommendations of the study are discussed in Section 8.6. The contribution made by this study is given in Section 8.7. The limitations of the study are discussed in Section 8.8. Section 8.9 focuses on areas for further research and Section 9 concludes the study.

8.2 Research objectives and questions

The primary objective for undertaking this study was to investigate the challenges that urban Zimbabwean women entrepreneurs face. The following secondary objectives were formulated to support the primary objective and guide the study:

- To review literature to determine the unique challenges faced by women entrepreneurs worldwide

- To conduct a literature review on the historical background and current status of women worldwide.
- To conduct a literature review on the historical background and current status of women in Zimbabwe.
- To review literature to determine challenges faced by entrepreneurs generally and those uniquely faced by women entrepreneurs.
- To review literature to determine challenges faced by Zimbabwean entrepreneurs, with specific reference to the unique challenges faced by women entrepreneurs.
- To design research techniques appropriate for the study on challenges faced by urban Zimbabwean women entrepreneurs.
- To investigate empirically unique background challenges faced by urban Zimbabwean women entrepreneurs.
- To investigate empirically the unique challenges faced by urban Zimbabwean women entrepreneurs in the market environment.
- To assess empirically how urban women entrepreneurs experience the political, economic, socio-cultural and legal environments in Zimbabwe.
- To suggest practical recommendations of how to alleviate challenges faced by urban Zimbabwean women entrepreneurs.

The following research questions were also formulated in order to guide the study in achieving the research objectives.

- What are the unique theoretical challenges faced by women entrepreneurs worldwide?
- What is the current status of women worldwide compared to their historical background?

- What is the current status of women in Zimbabwe compared to their historical background?
- Do women entrepreneurs face the same challenges as those faced by men entrepreneurs?
- What are the challenges faced by Zimbabwean entrepreneurs?
- What are the suitable research techniques for conducting an empirical study on challenges faced by urban Zimbabwean women entrepreneurs?
- What are the unique empirical background challenges faced by urban Zimbabwean women entrepreneurs?
- What are the unique empirical challenges faced by urban Zimbabwean women entrepreneurs in the market environment?
- How do urban women entrepreneurs experience the political, economic, socio-cultural and legal environments in Zimbabwe?
- What are the practical recommendations that can be proposed to alleviate the challenges faced by urban Zimbabwean women entrepreneurs?

8.3. Summary of theoretical findings

To achieve the primary objective, the study began with the review of key literature to determine unique challenges faced by women entrepreneurs worldwide. Therefore, the summaries of chapters that follow relate to the main theoretical findings aimed at addressing secondary objectives set in Section 8.2, concerning literature studies.

8.3.1 Introduction to the study (Chapter 1)

The purpose of Chapter 1 was to provide the background to the problem that necessitated the current study and it addresses the first theoretical secondary objective. This study was motivated by theoretical findings that women have always been discriminated against politically, economically, socio-culturally and legally (Dignard & Havet, 1995:69-71). According

to Post et al. (1996:438-9) most patriarchal societies allocated power and privileges mainly to men, leaving women with relatively less economic and political power than men. This general pattern of men-women relations continued even in modern societies.

Scholars of gender studies further asserted that despite the fact that over the last decades women had attained educational levels comparable to those of men, women still remained in relatively low paying jobs (Wirth, 2001:49; Carter & Silva, 2010:19, 20-1). Even in business where women had opted to be, they continued to face challenges (Coulter, 2000:114). Review of literature revealed the following unique challenges faced by women entrepreneurs.

- Discrimination (politically, economically, socio-culturally, legally, educationally and at work) (Co et al., 2007:307; Ndiaye, 2001:3; Still & Timms, 2000:274 and Woldie & Ardesua, 2004:80-88);
- Hostile environment (Co et al., 2007:308);
- Gender role stereo typing (Hagos, cited by McDade & Spring; Still & Timms, 2000:274 and Woldie & Ardesua, 2004:80);
- Balancing home and work roles (Carr & Bowden, 2002:34; Chijoriga et al., 2002:3; Christodoulou, 2005:51; Co et al., 2007:308; Khumalo, 2008:30-33, 43; Makombe, 2006:7; Sinha, 2005:2; Stevenson & Onge, 2005:11; Still & Timms, 2000:277 and Woldie & Ardesua, 2004:84);
- Lack of access to finance due to lack of collateral (McElwee & Al-Riyami, 2003:339-342; Ngozi, 2002:9; Stevenson & Onge, 2005:11 and Nieman et al., 2008:36);
- Lack of economic independence (Makombe, 2006:64; Still & Timms, 2000:274);
- Negative social perceptions (Co et al., 2007:308; Fielden et al., 2003:8-11; Still & Timms, 2000:274 and Woldie & Ardesua, 2004:84);

- Inadequate managerial experience, training, financial and marketing skills (Co et al., 2007:308; Still & Timms, 2000:277 and Woldie & Ardesua, 2004:79,83); Sexual harassment (Post et al., 1996:459);
- Lack of business networks (McElwee & Al-Riyami, 2003:346; Co et al., 2007:308; Still & Timms, 2000:277 and Woldie & Ardesua, 2004:84);
- Stress (Davidson & Cooper, cited by Halford & Leonard, 2001:118) and
- Lack of access to support services (McElwee & Al-Riyami, 2003:343).

The core of this research study was therefore the determination of challenges faced by urban Zimbabwean women entrepreneurs. It was the researcher's belief that the identification of challenges faced specifically by urban Zimbabwean women entrepreneurs would enable the government of Zimbabwe and other stakeholders to devise specific policies and strategies to minimise the impact of challenges on women owned businesses. Minimisation or eradication of these challenges would enable women entrepreneurs to operate viable and sustainable businesses.

8.3.2 The historical background and current status of women in society (Chapter 2)

Chapter 2 addresses the second theoretical secondary objective. The aim of this chapter was to examine the historical background of women in society, politically, economically, socio-culturally, legally, educationally and at work with a view to identifying unique challenges that women worldwide faced. Identification of unique challenges from women's historical background would enable understanding of women's current status and challenges that women face as entrepreneurs.

Several observations were made in this exposition. The first observation was that women have been brought up in patriarchal societies where the values and norms are those of male dominance and women subordination. In this regard, women had been discriminated against

politically, economically, socio-culturally and legally through the gender based and biased socialisation process of the patriarchal system.

The second observation was that in the patriarchal system, unfavourable treatment of women was not only confined to the "home" environment. It permeated into education where girls were encouraged to take up subjects that were not strategically linked to the mainstream economy, while boys were channeled towards subjects that would enable them to occupy meaningful and strategic positions in the workplace. This scenario even prevailed at institutions of higher learning hence the poor employability chances of women later in their careers. However, it was worth noting that Government laws and regulations in most countries were trying to redress discrimination on the basis of sex. Positive developments had been achieved.

Thirdly, women had entered the workforce in large numbers to achieve economic and psychological independence, find fulfilling work and obtain income to take care of their various responsibilities. Although to a certain extent women's position in the workplace had been improved, however in some public and private sectors, women continued to encounter job discrimination, including the "glass ceiling" that blocked their access to top executive ranks. Gender role stereo typing, negative societal influences and pay differentials, lack of acceptance by men, sexual harassment, balancing home and family responsibilities, and stress were other problems they continued to face.

The final observation was that the historical background of women in developed countries differed from that of women in developing countries because of differences in environmental factors (Adler & Israeli quoted by Woldie & Ardesua, 2004:79). However, the challenges that women faced were similar except that in developed countries more gains had been registered in improving women's lives compared to developing countries. Due to frustrations and challenges faced in the workplace, some women both in developed and developing countries had left formal employment to start their own businesses.

8.3.3 The historical background and current status of women in Zimbabwe (Chapter 3)

Chapter 2 provided a general perspective of the historical and current status of women in society. The core of this research study was challenges faced by urban Zimbabwean women entrepreneurs. Therefore, Chapter 3 of this thesis focused on the historical background and current status of women in Zimbabwe, and it addresses the third theoretical secondary objective. Theoretical findings revealed that women in Zimbabwe, just like in other developing countries, were historically politically, economically, socio-culturally, legally, educationally discriminated against. This spilled over into their workplaces as well.

Historically, women in Zimbabwe found it difficult to actively participate in politics and occupy influential political positions. Women were regarded as minors and political participation was for men. As a result women have more confidence in male than female leadership. Currently, from 18 years, women are allowed to actively participate in politics (Gaidzanwa, 2004:11). The political arena was opened up for women by the enactment of the Legal Age of Majority Act (LAMA) on 15 December 1982.

Economically, women had little control over resources. Women could neither own land nor property in their own names. Due to legal amendments, women now have a right to ownership of property in their own names. Currently, most women are gainfully employed and they also own businesses and can generate incomes to sustain themselves, making them less dependent on men financially (Nyathi, 2009).

Socio-culturally, women were primarily responsible for the organisation and management of housework and child caring (CSO, 2002:67). Activities were arranged according to gender where men and women could only perform duties suitable to their sex. Women considered themselves subordinate and inferior to men in most aspects. Some men treated women as their property because they had paid lobola (bride price) for them.

Legally, women were treated as minors (Chamlee-Wright, 2002:986) and they were prohibited from entering into any legal contracts. The male member or husband (if the woman was

married), was the guardian or guarantor. However, the situation has changed and from the age of 18, legally, women are allowed to enter into contracts without the permission of husbands (if married) or male guardians (if single).

In education, there are now equal educational opportunities for all. The government of Zimbabwe also adopted Affirmative Action in the entire educational curriculum to cater for the girl child who was previously disadvantaged (CSO, 2002:34 and Kambarami, 2006:5). According to the CSO (2002:59-60), attempts have also been made to redress discrimination at work places.

8.3.4 Generic and unique challenges faced by entrepreneurs (Chapter 4)

As indicated in Section 8.2.2, due to frustrations and challenges at the work place, some women decided to leave formal employment and go into business. However, as pointed out by Coulter (2000:114) even in business where women had opted to be, they continued to face discrimination. In light of this statement, the focus of Chapter 4 meant to answer the fourth theoretical secondary objective, was to review generic challenges faced by entrepreneurs and unique challenges faced by women entrepreneurs. The most important theoretical revelation was that some forms of discrimination against women that were highlighted in Chapter 2 are similar to those that women still face even when they are running their own businesses.

8.3.5 Challenges faced by Zimbabwean entrepreneurs (Chapter 5)

Chapter 4 gave a generalised picture of generic and unique business challenges. The purpose of Chapter 5 was to examine specifically generic challenges faced by Zimbabwean entrepreneurs and unique challenges experienced by women entrepreneurs. This chapter addresses the fifth and final theoretical secondary objective. The examination started off with the review of key literature in respect of the Zimbabwean external environment since 1980, and more specifically in the last 10 to 15 years. The aim was to provide context of the environment in which the study on challenges faced by Zimbabwean entrepreneurs was conducted. The argument was that a clear understanding of the challenges in the Zimbabwean external environment would

enable conceptualisation of the challenges arising thereof for Zimbabwean entrepreneurs generally, and women entrepreneurs specifically.

Zimbabwe is a former British colony which attained its independence on 18 April 1980. Besada & Moyo (2008:1-2) are of the opinion that Zimbabwe emerged from the British rule in 1980 with a strong economy (Refer to Section 5.3.1.1) and had enormous potential to become a strong independent African state. However, the economic gains inherited after independence were lost in the political, economic, socio-cultural and legal challenges of the last 10 to 15 years. The source of the stated challenges is believed to have been the illegal farm acquisitions of 2000 which marked the breakdown of the rule of law in Zimbabwe. Foreign donors withdrew their aid to Zimbabwe resulting in the shortage of foreign currency that is still experienced in Zimbabwe today (Richardson, 2005:550). The Agricultural, Manufacturing, Mining, Tourism, Construction and other sectors of the economy collapsed. The collapse of these sectors led to serious shortages of food, medical supplies, raw materials, fuel and cash required to operate viable businesses. Zimbabwe's big businesses and Small and Medium Enterprises (SMEs) were hard hit. Deterioration in the business climate contributed to an estimated 40 percent fall in real GDP in 2008 alone (Kwaramba & Makochekeka, 2009:8). Prices of most basic commodities reached levels beyond the reach of the ordinary people and this led to the deterioration of the standard of living of the people.

On the social front, high levels of unemployment, poverty and food insecurity were witnessed. The socio-cultural challenges were made worse by the HIV/AIDS pandemic and the outbreak of cholera in 2008/2009 that claimed 4000 lives. Basic social services such as delivery of health, education, water and sanitation were affected by a brain drain as skilled personnel left for other countries in the region and abroad, thus compromising quality in these sectors.

Following political clashes after the presidential poll, the Southern African Development Community (SADC) intervened, leading to the formation of the new Inclusive Government in 2009. The new Inclusive Government took office in the context of an economy that had many challenges, among them unprecedented levels of hyper inflation, sustained period of negative

GDP growth rates, and massive devaluation of the currency. There was also low productive capacity, and loss of jobs, food shortages, poverty and massive de-industrialisation. According to the world, hyper inflation in Zimbabwe reached a few million percent in 2009 leading the government of Zimbabwe to introduce the use of multi-currencies in February 2009. Zimbabwe is now using the United States Dollar, the South African Rand and to a limited extent the Botswana Pula and the UK Pound. Inflation has been reduced to a single digit. Although the use of multiple currencies has stabilised prices, the challenges faced by businesses and the consumers are the liquidity crunch and shortage of change particularly in small denominated forms.

According to Bloch (2010a:1), the Zimbabwean economy is recovering, though at a slow pace. Improvements have been recorded in mining and agriculture but manufacturing still lags behind. The slow recovery is due to unresolved political, economic, socio-cultural and economic issues.

A combination of the political, economic, socio-cultural and legal challenges in the Zimbabwean environment created generic challenges for Zimbabwean entrepreneurs and in some cases unique challenges for women entrepreneurs. Theoretical findings of the external environment in Chapter 5 and the background of Zimbabwean women exposed in Chapter 3 led to the need to investigate empirically, unique challenges that urban Zimbabwean women entrepreneurs faced.

8.3.6 Research Methodology (Chapter 6)

Chapter 6 answers the first secondary objective relating to the empirical study. The methodology this study employed included the type of research design and type of research, primary data collection methods and data analysis. This study used a combination of the quantitative research design and descriptive research where the simple random sampling method was used to draw the sample. Data was collected through the use of self-constructed and self-administered questionnaires. The target population comprised recognised and

registered (formal) women entrepreneurs drawn from all the sectors of the Zimbabwean economy. Collected data was put into a format that facilitated statistical analysis by making use of the Excel software; after which it was analysed using the SPSS. Data collected for this study were summarised and analysed using frequencies, percentages, cross tabulations and Pearson chi-square tests, descriptive statistics and Analysis of Variance (ANOVA).

8.4 Main empirical findings

This section answers the rest of the empirical secondary objectives of the study relating to how urban Zimbabwean women entrepreneurs experience background, market and macro environmental challenges respectively.

The second empirical secondary objective was to investigate unique background challenges faced by urban Zimbabwean women entrepreneurs. Empirical findings indicated the following: Firstly, women can now actively participate in politics and decision making processes in spite of the fact that they have more confidence in male than female political leaders. Secondly, economically, women can own property in their own right and the majority of them are no longer financially dependent on men. Thirdly, socio-culturally, women perceive themselves to be more confident than they were historically and feel that they can now challenge men on religious issues. Fourthly, women can now engage in activities that were previously done by men only, such as being formally employed. Men can also perform duties that were previously done by women only, for example, looking after children. Fifthly, legally, men and women are equal before the law. Sixthly, after 18 years of age, women have the right to make any legal decisions without consulting male members of the family. Seventhly, women entrepreneurs feel that some men do not accept women as their equals. Eighthly, some men still abuse their wives because they have paid *lobola* (bride price) for them. Ninthly, despite their legal rights, married women predominantly still have to consult their husbands before making any business decisions. Tenthly, regarding education, girls are now given equal educational opportunities by their parents and at school girls are free to study subjects and embark on courses of their

choices. However, there are still some cultures and religions that expect girls to leave school young to marry.

Finally, women entrepreneurs feel that at work, both in the private and public sectors, there are equal job opportunities for both men and women. They also perceive that there are also fair promotional opportunities for both men and women in the public and private sectors. Men and women doing the same jobs are remunerated at the same levels and there is equal taxation for both. Respondents further perceive that there are no jobs exclusively reserved for women both in the government and private sectors. However, there are more educated men than women in the job market. These empirical results thus indicate how Zimbabwean women entrepreneurs experience background challenges.

The third empirical secondary objective was to investigate unique challenges faced by urban Zimbabwean women entrepreneurs in the market environment. Based on the findings, it seems that women entrepreneurs feel that customers no longer look down upon women owned businesses. Secondly, women entrepreneurs feel that male workers now respect women who have employed them. Thirdly, they feel that suppliers now offer both men and women entrepreneurs the same credit terms. Fourthly, women entrepreneurs feel that bank officials in Zimbabwe give women the same treatment as men when applying for loans. Fifthly, women entrepreneurs feel that they can easily access established private business networks. Sixthly, male auditors are perceived by women entrepreneurs to have developed a positive attitude towards women running businesses. Finally, respondents feel that some men entrepreneurs have accepted women entrepreneurs as equal business partners.

The study also revealed some challenges that women entrepreneurs still have to contend with in the market environment. They still have a problem of lack of collateral. Another challenge that they face is that of becoming members of formal business organisations. Women also find it difficult to access government networks.

The fourth and final empirical secondary objective aimed at assessing how urban women entrepreneurs experienced the political, economic, socio-cultural and legal environment in Zimbabwe. According to empirical results it seems that women now have equal chances of getting business tenders as men. On the socio-cultural front women confirmed that their religions allow them to run their own businesses. There are now support services to enable women to operate their own businesses. Respondents also indicated that they registered their businesses without legal problems and that women can now own property in their own names. Women entrepreneurs perceive amended laws to have brought equality between men and women entrepreneurs.

However, empirical results also indicated that at economic level, women still find it difficult to enter male dominated sectors like construction. Socio-culturally, most women entrepreneurs indicated that they still face the challenges of balancing home and business responsibilities. Despite the availability of support services, the HIV/AIDS pandemic has also exacerbated women entrepreneurs' workload. Married women still have to request their husbands to co-sign before they can get any loans.

The primary objective of this study was to investigate the challenges faced by urban Zimbabwean women entrepreneurs. Based on the achievement of the secondary objectives, it can thus be concluded that the primary objective in this study was achieved.

8.4.1 Other significant empirical findings

Findings on the business profile revealed that the majority of women entrepreneurs were in the services sector compared to 'other' businesses (67.2 percent and 32.8 percent respectively). When respondents were ranked according to participation in each type of service, 19.6 percent were in clothing, followed by 14.5 percent in the food/catering services and then 10.2 percent in hair/beauty salons. These three were indicated as being the biggest services. Results also showed that more than 60 percent of the respondents lacked relevant start-up experience.

Furthermore, empirical findings indicated that respondents in this study were predominantly sole-proprietors, (75.8 percent) compared to 24.2 percent in partnerships.

8.5 The integration of theoretical and empirical findings

This section focuses on the integration of theoretical and empirical findings of this study. The aim is to determine the developments that have occurred regarding the challenges faced by urban Zimbabwean women entrepreneurs.

- **The political, economic, socio-cultural, legal, educational and work background of urban Zimbabwean women**

Based on the comparison between theoretical and empirical findings, there seems to be a positive change in the political landscape in Zimbabwe and the political arena has been opened up for adult women participants as well. According to Gaidzanwa (2004:11) no law in Zimbabwe prohibits women from actively participating in politics and holding top positions in Government..However, it seems that some women still prefer male to female leadership. Economically, it seems that women are now less financially dependent on men. Socio-culturally, it seems that women are more confident than they were historically. There is also a paradigm shift in the socio-cultural values and norms as women can now engage in activities that were previously done by men only and men can perform duties that were previously done by women only. However, women entrepreneurs perceive that some men still abuse their wives because they have paid *lobola* (bride price) for them. Men and women are also now equal before the law although it seems that women entrepreneurs perceive some men as not accepting women as their equals. Despite their legal right, married women are still constrained by marital obligations leading to the conclusion that being married, to a certain extent, creates challenges for married business women. Regarding education, there are equal opportunities at both home and school level though some cultures and religions still discriminate against girls. Amended labour laws seem to have brought about positive changes in the labour market though women entrepreneurs feel that there are still more educated men than women.

- **Business challenges in the market and macro (external) environment.**

The conclusions that can be derived from the integration of theoretical and empirical findings on the market environment are that women entrepreneurs feel that the attitude towards women entrepreneurs by various stakeholders has improved though they still face some challenges.

The study revealed that women entrepreneurs still have a problem of lack of collateral and therefore find it difficult to obtain loans from banks. As a result, they used more internal than external sources of capital (85.4 percent and 14.6 percent respectively). The internal sources of capital that respondents in this study used comprised "sweat" money, "blood" money and "love" money (Rasila, 2004:13-15 &134). According to Rasila (2004:13-15&134) "blood" money, is money usually obtained from blood relatives of the entrepreneur. "Love" money is that capital obtained from those who either love the entrepreneur or the idea of the business. "Sweat" money is respondents' own savings. In this study, "sweat" money that respondents used included respondents' own savings, insurance policy, pension funds and unit trusts. Respondents also used "blood" money obtained from families (excluding husbands) and spouses (husbands). "Love" money in this study was obtained from friends and church members. Empirical results further indicated that "sweat money" was the dominating source of start-up capital, followed by "blood" money and "love" money.

External finance was obtained from government and banks. These empirical results are in accordance with literature as pointed out by Rasila (2004:13-15) that founders, families and friends are an important primary funding source, more popular than formal sources which are in most cases out of reach. Findings in this study are consistent with literature. Studies by Chijoriga et al., (2002:3); Khumalo (2008:25-6,52-8); Stevenson & Onge (2005:11-12, 16) and Woldie & Ardesua (2004:83-4) indicate that women in developing countries have a problem of collateral. The other challenges that women entrepreneurs still face are that of becoming members of formal business organisations and accessing government networks.

The integration of theoretical and empirical findings about the macro environment leads to the conclusions that to a certain extent, challenges that women face in the macro environment have also been reduced. However, at economic level, women still find it difficult to enter male dominated sectors like construction. Socio-culturally, most women entrepreneurs still face the challenges of balancing home and business responsibilities. Despite the availability of support services, the HIV/AIDS pandemic has also increased women entrepreneurs' workload. Legally, married women still have to request their husbands to co-sign before they can get any loans.

Conclusions derived from these findings are that although some gains have been achieved in addressing some of the challenges women entrepreneurs face in the macro environment, more still needs to be done especially at economic and socio-cultural levels.

The integration of theoretical and empirical findings on the type of business also shows a positive change. Although the majority of women entrepreneurs are still in the services sector, some have made a breakthrough into areas that were predominantly dominated by men such as construction and mining. These results are consistent with literature as pointed out by Niemen et al. (2008:37) that the majority of businesses owned by women are in the services sector. However Verwey (2008:3081) asserts that women are now making in-roads into the manufacturing and construction sectors that have been predominantly owned by men.

The rationale for conducting this study was that after the identification of the challenges that urban Zimbabwean women entrepreneurs faced, practical solutions and policies based directly on empirical findings would be suggested. According to Temtime and Pansiri (2004:25), the study of small business challenges must find strategies to bridge the gap and focus on building long term potential. In this context, the recommendations therefore become imperative. These recommendations however, may not be prescriptive nor be panacea to women's challenges but bringing them to the fore will allow various stakeholders to think of what roles to play in removing gender related challenges. The targeted stakeholders are women entrepreneurs

themselves, men, the youth, parents, the educators, the government and its respective ministries, intermediaries, non-governmental organisations, business associations and the community at large.

The section that follows answers the last secondary objective on conclusions and recommendations.

8.6 Recommendations on:

- **How to tackle background challenges**

Results on the background of women revealed that women entrepreneurs have more confidence in male than female political leaders. Girls and women should be educated through the national media that it is only them that can effect change upon themselves. Stromquist cited by Makombe (2006:52) asserts that without change in one's self, removing the barriers to development would almost be impossible. Educational campaigns through such ministries as the Ministry of Women's Affairs, Community and Gender Development should be launched to help change women's mindsets. Women should also be educated that the law in Zimbabwe now allows them to participate in politics. It is the belief of this researcher that if women start by showing confidence in themselves, men will follow suit.

The study also revealed that some married women entrepreneurs cannot make any legal decisions without consulting their husbands. The policy implication would be to educate men that in business there are times when decisions have to be made instantly. Therefore, there is need for women to be given the liberty to make independent business decisions as and when appropriate. Men should also be educated on the importance of accepting women as their equals. Once men accept women as their equals, it will be easy for them to allow women to make decisions too.

Another challenge related to marital status was that men treat women as their property when they have paid lobola for them. The government can conduct seminars and awareness campaigns to enlighten men on the need for amicable relationships if businesses are to prosper.

Public awareness programmes and street theatres with pro-women themes can be used to change the mindsets of the public on practices that are not good for business. Clinton (2010:8) argues that when women are ill-treated, businesses close, incomes shrink and families go hungry.

Despite government's effort to make education a right to all, some cultures and religions still expect girls to leave school young to marry. Policy implication would be a re-visit of family laws. There is need for such parents to be educated on the rights of women and the girl child. According to Clinton (2010:8) protecting and educating girls contributes to economic growth and helps entire countries prosper.

- **How to handle challenges in the market environment**

The study also indicated that women entrepreneurs have difficulties in becoming part of formal business organisations. The Government of Zimbabwe should facilitate access to formal business organisations. Information on trade associations, international trade fairs, international trading systems and opportunities should be disseminated by the government of Zimbabwe to entrepreneurs. Platforms through which women entrepreneurs can exchange programmes with other successful international women's organisations such as the Self-Employed Women's Association (SEWA) of India should be encouraged.

The current study revealed that women entrepreneurs still face challenges in accessing bank loans due to lack of collateral. Banks do not grant loans without collateral. These results may be an indication of the need to re-visit strategies and training programmes on how women can be assisted in purchasing assets which they can use as collateral. Financial intermediaries can assist by carrying out awareness programmes and campaigns aimed at educating women on the different financial schemes that they can utilise to alleviate their problem of collateral.

Further interventions such as the establishment of a bank specifically set up to address the problem of collateral for women entrepreneurs would be commendable. The idea of a bank such as the Grameen Bank in Bangladesh by Yunus (Co et al., 2007:67-8) can be copied,

provided such a bank in Zimbabwe is properly managed and transactions are conducted transparently. Women need to be enlightened on the need to pool resources in order to raise own equity so as to convince banks of their own financial commitment.

Still related to the issue of collateral, women need education on the different types of marriage. Women need to be informed of the challenges of marriage in community and out of community of property when the need to cede property for mortgage purposes arises.

- **How to tackle challenges in the macro environment**

Evidence from this study showed that the majority of women entrepreneurs are in the services sector. They still find it difficult to penetrate business areas that were previously dominated by men such as mining, manufacturing and construction. Interventions to address this challenge should start from the home. Parents should encourage girls to take up technical subjects. The home plays a pivotal role in the socialisation of children. In the past, girls were discouraged by their parents from studying subjects which were regarded as boys-only subjects. The educational system also denied and discouraged girls from taking up such subjects. However, efforts by the Zimbabwean government to allow girls to study technical subjects are commendable, as this move will equip students with the required technical knowledge. The move will also narrow the knowledge gap between boys and girls, men and women. Therefore, parents in conjunction with educational authorities should dispel the myths among girls and women, boys and men, that men are better than women in business.

Results from the study further showed that on the socio-cultural front, women entrepreneurs face the challenge of balancing home and business activities. If women entrepreneurs are to run successful and viable businesses, they need assistance right from household level.

Therefore, there is need for various stakeholders to conduct outreach programmes in order to educate spouses, partners, families, relatives, children and the society at large on the importance of teaching their children the need to share household responsibilities. Awareness programmes should start from the home where children will be taught while they are still young that roles in the home can be shared irrespective of gender. With this knowledge, children will grow up with the mentality that does not discriminate roles according to gender. Trying to inculcate new ideas of sharing household duties or swapping roles at adult stage can be problematic. Serobe (2008:2) points out that currently, some boys still think household chores are for girls only.

The study further indicated that the HIV/AIDS epidemic has created an added burden for women entrepreneurs. The government in collaboration with non-governmental organisations need to educate the society at large that AIDS is a disease that affects all. Everybody should assist in household tasks to alleviate the burden that women face when they have to offer home and community based care and at the same time operate their businesses.

- **Other significant findings and recommendations**

Another important revelation by this study was that less than half of the respondents had relevant start-up experience in their types of businesses. These results indicate the need for training and development of prospective and practicing entrepreneurs. Temtime and Pansiri (2004:25) assert that improving the viability and development of small businesses can be achieved through education, training, strategic awareness programmes and entrepreneurial orientation. Mentoring schemes can also provide women who do not have families or friends with business experience, and present opportunities of interacting with people with relevant knowledge and experience. There is need for programmes that benefit specifically women entrepreneurs to be designed. These programmes should take women's needs of time and mobility constraints into account. Educational programmes should also be adapted to women's educational and skills levels. Women entrepreneurs should also take it upon themselves to avail themselves for training sessions. Another strategy may be to encourage students to embark on

voluntary work in businesses so that they gain the much needed experience and acquire relevant entrepreneurial skills.

There is also a need for awareness programmes to be taken to schools so as to benefit students who might fail to get the opportunity to proceed to colleges or universities but may need entrepreneurial knowledge. Personnel from colleges and universities can hold workshops and career days in schools on the benefits of entrepreneurship. Open days can also be organised where the captains of industry visit schools to explain to students what goes on in the business world. Successful entrepreneurs can also showcase as role models to students. The Government of Zimbabwe can also address the problem of lack of start-up experience by re-visiting the school curriculum. The integration of entrepreneurship with the school curriculum should start from primary school. Entrepreneurship related subjects should be introduced right from primary school so that entrepreneurial ideas are inculcated in the minds of children at an early age. Raising entrepreneurial awareness early in the school curriculum can create good ground in basic financial and business skills. This will enable students who decide to take entrepreneurship as a means of livelihood later in life, to make informed decisions.

Mpofu (2007:3-6) asserts that the school curriculum currently creates a barrier to entrepreneurs, specifically the prospective young entrepreneurs, as it does not adequately impart the required business skills. As a result, the youth who emerge from the Zimbabwean educational system do not have the same level of foundation skills in business that they possess in Mathematics, Science and English Language. Courses in Entrepreneurship should also be part of the curriculum at colleges and universities to equip students who may wish to embark on businesses later in life with necessary business skills.

In conclusion, the Government of Zimbabwe has to intervene and help alleviate challenges that this study has identified, if the Millennium Goals set by the United Nations on the eradication of extreme poverty and hunger, and promotion of gender equality and empowerment of women are to be achieved by 2015.

8.7 Contribution of the study

According to Glatthorn & Joyner (2005:19), a professionally significant study makes an important contribution to the field in one of the following ways: tests a theory; contributes to the development of theory; extends existing knowledge; changes prevailing beliefs; suggests relationships between phenomena; extends a research methodology or instrument or provides greater depth of knowledge about previously studied phenomena. This particular study not only extends existing knowledge, provides greater depth of knowledge, but it also changes prevailing beliefs on what has been researched about women entrepreneurs and the challenges they face.

Kardam (2005:5) postulates that a woman's social position in the family as a wife or mother results in a position of subordination to men or father in part because of economic dependency but also because of the widely shared ideologies of the family. Makombe (2006:27-5) concurs that women experience challenges related to dependence on men as well as gender biases in the labour market. This particular study has shown that although some urban Zimbabwean women entrepreneurs could have faced a similar dependency syndrome, the situation has changed. Historically, Zimbabwean women were suppressed by men because of their financial dependence on them. Now that urban Zimbabwean women have their own businesses and can generate their own income, female subordination to men is being reduced. Entrepreneurship has financially empowered women, thus weakening the role played by social customs, norms and values. Schuler et al. cited by Makombe (2006:67) agrees that the involvement by women in entrepreneurial activities has a liberating effect on women. With the money women entrepreneurs generate from their businesses, women can contribute to household income. Being able to contribute to household income, gives women some power to participate in household decision making. These views are shared by Post et al. (1996:442) as discussed in Section 2.2.3.1.

Results in this study further indicated that women entrepreneurs not only face generic challenges but also unique challenges. Some of the studies that have been conducted on

challenges entrepreneurs face have most often highlighted generic challenges that both men and women entrepreneurs experience. There are some studies, though, that have identified unique challenges that women entrepreneurs face. However, in literature review, the researcher did not come across any studies that have shown the improvements in women entrepreneurs' lives compared to their historical backgrounds as this study has done. These empirical results provide logic for researchers who conducted research studies on challenges faced by women entrepreneurs before this one, to conduct similar studies in order to come up with current information on challenges women entrepreneurs face.

8.8 Limitations of the study

Each research study has some limitations and this particular study is no exception.

Firstly, it was difficult to get current statistics on personnel in the Zimbabwean Government ministries such as the army, police force, prison officers and the legal fraternity. The Central Statistical Office, Zimstat, where current statistics should be obtained was unable to assist in this regard. CSO (Zimstat) was mostly able to provide statistics obtained from the 2002 national census. The researcher was informed that Zimbabwe is unable to regularly update its statistics due to outdated equipment. Zimbabwe also has dated statistics because a national census is only conducted after 10 years due to the prohibitive costs involved. The last census was in 2002 and the next census will be in 2012, making the 2002 statistics the most current figures in Zimbabwe. This shortcoming made this study difficult particularly where current statistics were required.

Secondly, it was difficult to convince respondents that the questionnaires were distributed solely for academic purposes. At the time the study was conducted, personnel from the Zimbabwe Revenue Authority (ZIMRA), Zimbabwe Election Committee (ZEC), and the Constitution Committee were also soliciting information. Therefore, the respondents were skeptical of the research team. The research team was suspected of being representatives of either of the aforementioned groups. The situation was exacerbated by the political and legal situations that were

prevailing when the study was conducted. Getting information in Zimbabwe is not only difficult but sometimes impossible and respondents' wishes were honoured for ethical reasons.

Thirdly, similar challenges were experienced where information was sought from government institutions. The researcher would be referred to the Permanent Secretaries of different Government Ministries for permission to conduct the study. Obtaining information from Permanent Secretaries suffers from bureaucratic channels and the researcher had to give up in certain instances when the permission was not forthcoming.

Fourthly,, accessing information about the Zimbabwean situation was sometimes difficult as most libraries have old books. The researcher had to make use of the internet which was not only expensive but was most often down because of power out-ages. The only other alternative was to interview key personnel from organisations that work jointly with women entrepreneurs.

Fifthly, the study did not focus on the size of the businesses of women in Zimbabwe. This limitation made it difficult for the researcher to find out if there was a positive correlation or not between the size of the business and the use of external finance.

Finally, the construct validity of the questionnaire (a common practice in scientific business management research) was not investigated due to the structure of the questionnaire. It could, therefore be recommended that more advanced statistical procedures for scale validation, such as exploratory factor analysis, multiple linear regression analysis and structural equation modeling be utilised in further studies in the field.

8.9 Areas for further research

This study has provided an insight into women entrepreneurs in Zimbabwe and the challenges they face. However, research results of this study have provided some strong indicators of areas that need further research. The following areas are recommended for further research.

Firstly, the current study focused on challenges faced by urban Zimbabwean women entrepreneurs only. Rural women entrepreneurs were excluded from the study for two reasons. The first reason was that businesses in the rural areas are geographically dispersed so

it would have been difficult to reach them time wise and in terms of financial constraints. The second reason was that the researcher assumed that perceptions and personal experiences of rural respondents may be different from those of urban women entrepreneurs. Therefore, a separate study would need to be conducted. It would be of academic interest to find out what the rural Zimbabwean women entrepreneurs' experiences and perceptions of the challenges are.

Secondly, another potential area for further research are the challenges faced by urban Zimbabwean men entrepreneurs, as the current study only focused on challenges faced by urban Zimbabwean women entrepreneurs. The findings might be beneficial for comparative study purposes.

Finally, this study only focused on registered women entrepreneurs and excluded the informal (unregistered women entrepreneurs). Perhaps, informal women entrepreneurs face challenges that are different from those experienced by formal urban Zimbabwean women entrepreneurs. It would also benefit the academic world to find out what the personal experiences and general perceptions of the informal women entrepreneurs in other developing countries are.

9 Summary

Chapter 8 presented summaries, conclusions, achievement of objectives, recommendations, contribution made by the study, limitations of the study and areas for further research in respect of a study titled 'Challenges faced by urban Zimbabwean women entrepreneurs.' The primary motivation of the study was that women have always been discriminated against politically, economically, socio-culturally, legally, educationally, at work and in business. The challenges that urban Zimbabwean women entrepreneurs faced were identified through the examination of respondents' historical background and current status and business environmental factors that create challenges for them. Statistical techniques that included frequencies, percentages, cross tabulations and Pearson-chi square tests, descriptive statistics and Analysis of Variance were used to analyse and present data.

When comparing theoretical and empirical findings, there are some positive political, economic, socio-cultural, legal, educational and work developments for women. However, there are some challenges that women still face which stem from the political, socio-cultural and educational backgrounds. The analysis of the external business (market and macro) environment also revealed that positive developments had also occurred but there were challenges that women entrepreneurs still face. To reduce the impact of these challenges as a way of improving viability and sustainability of women owned businesses, the study made recommendations to various stakeholders that have a direct and indirect impact on women owned businesses.

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APPENDICES

Appendix A: Letter of data collection

UNIVERSITEIT VAN DIE VRYSTAAT

UNIVERSITY OF THE FREE STATE

YUNIVESITHI YA FREISTATA



Departement Ondernemingsbestuur /Department of Business
Management

Fakulteit Ekonomiese en Bestuurswetenskappe Faculty of Economic and Management
Sciences Fakhalthi ya
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2009-11-09

TO WHOM IT MAY CONCERN

I hereby confirm that Gwendoline Nani is a registered PhD student in the department of Business Management at the University of the Free State. Her field of study is Entrepreneurship, with a focus on women entrepreneurs.

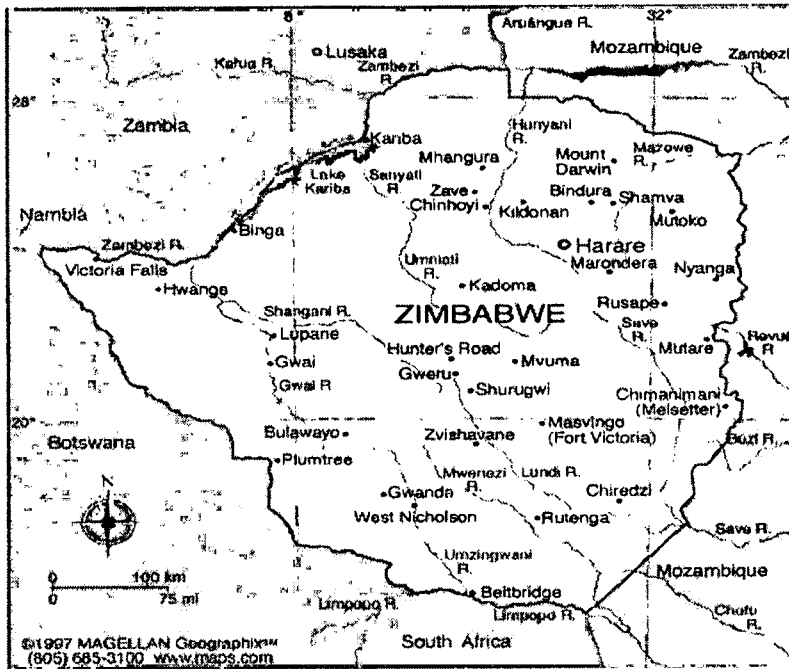
As part of her studies she needs to obtain information specifically related to the Zimbabwean situation. Therefore, the required information is purely for academic purposes.

It would be much appreciated if you can assist her.

Dr J.O. Lotz

Co-supervisor

Appendix B: Cities from where data was collected



Key: Harare, Bulawayo, Gweru and Masvingo

Appendix C : Questionnaire used for data collection from women entrepreneurs

TOPIC: CHALLENGES FACED BY URBAN ZIMBABWEAN WOMEN ENTREPRENEURS

INTRODUCTION

The purpose of this questionnaire is to collect data for a doctoral thesis that will enable the researcher to find out about the challenges faced by urban Zimbabwean women entrepreneurs. The research is purely for academic purposes. Rest assured that the information you will give will be treated as completely confidential and will be used solely for academic purposes of this study. Your co-operation is requested in order to make this study a success.

Instructions

- 1. Please do not write your name on this questionnaire.**
- 2. Please respond by ticking [✓] the appropriate box (es) where applicable and write out in full in the spaces provided where specified.**

THANK YOU FOR YOUR PARTICIPATION

In the following statements, tick [v] indicating the options that best represent your degree of agreement or disagreement about the following issues concerning your own experiences about your background or that of women in general in Zimbabwe. Answer all questions.

Part A: Background of women of Zimbabwe 1 - means "Strongly Disagree" and 5 – means "Strongly Agree."

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Political background	1	2	3	4	5
Personal experience	1	2	3	4	5
1.I was brought up to believe that only men should participate in politics.					
General perceptions	1	2	3	4	5
2.From 18 years, men and women have equal opportunities of holding influential political positions.					
3.Women have more confidence in male than female political leaders.					
Economic background	1	2	3	4	5
Personal experience	1	2	3	4	5
5.I have equal rights to the ownership of land as men.					
General perception	1	2	3	4	5
6.Women are financially dependent on men.					
Socio-cultural background	1	2	3	4	5
Personal experiences	1	2	3	4	5
7.I consider myself to be inferior to men in most aspects.					
8.In my religion I can challenge what men say.					
General perceptions	1	2	3	4	5
10.Men accept women as their equals in society.					

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
General perceptions					
11 Men can now perform duties previously done by women only e.g. looking after children.					
12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs.					
13. Men treat women as their property when they have paid lobola.					
Legal Background	1	2	3	4	5
Personal experiences	1	2	3	4	5
14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.					
15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business.					
General perception	1	2	3	4	5
16. Men and women are treated as equals before the law.					

Educational background

In the following statements, tick [v] indicating the options that best represent your degree of agreement or disagreement about your own educational experiences or that of women in Zimbabwe generally. Answer all questions.

1 –means “Strongly Disagree” and 5 – means “Strongly Agree. ”

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Educational background	1	2	3	4	5
General perceptions	1	2	3	4	5
18. Nowadays parents give boys and girls equal educational opportunities.					
19. Teachers regard boys and girls as equally intelligent.					
20. Nowadays girls can study subjects of their choice.					
21. Men hold qualifications that can get them better jobs than women.					
22. Some cultures expect girls to leave school young to marry.					
23. Some religions expect girls to leave school young to marry.					
24. There are more educated men than women in the job market.					
25. Women are free to embark on careers of their choice.					

Work related background

Tick [v] the options that best represent your degree of agreement or disagreement about these work related challenges. Answer all questions.

1 – means "Strongly Disagree" and 5 – means "Strongly Agree. "

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
General perceptions	1	2	3	4	5
26. There are equal job opportunities for both men and women in the government sector.					
27. There are equal job opportunities for both men and women in the private sector.					
28. There is fair promotion to managerial positions for both men and women in the government sector.					
29. There is fair promotion to managerial positions for both men and women in the private sector.					
30. Men and women doing the same job receive different salaries.					
31. Married women pay a higher proportion of tax than their husbands.					
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.					
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.					

Part B: Background history on the establishment of the business.

Indicate the reasons which led you to go into business (become an entrepreneur). Answer all questions by ticking Yes or No for each statement.

- | | | |
|---|----------|---------|
| 34. I wanted to fulfill my personal ambitions. | Yes []1 | No []2 |
| 35. I am the sole (only) bread winner. | Yes []1 | No []2 |
| 36. It was difficult for me to get formal employment. | Yes []1 | No []2 |

Questions 37 to 43 are to be answered by women who left formal employment (work) to start their own businesses.

Indicate the reasons which led you to go into business (become an entrepreneur). Answer all questions by ticking Yes or No for each statement.

- | | | |
|---|----------|---------|
| 37. I wanted to spend more time with my family | Yes []1 | No []2 |
| 38. Where men and women held the same qualifications, only men were appointed to top management positions.
e.g. Chief Executive Officer (CEO) (glass ceiling). | Yes []1 | No []2 |
| 39. Sexual harassment against women at work. | Yes []1 | No []2 |
| 40. Discrimination against women at work. | Yes []1 | No []2 |
| 41. Too much stress at work. | Yes []1 | No []2 |
| 42. Secretarial or clerical jobs were only done by women (Gender role stereotyping). | Yes []1 | No []2 |
| 43. Other, specify _____ | | 3 |

Part C: Profile of the business.

Please indicate the type of business you are in:

44. **Services** []1
45. **Mining** (e.g. licensed gold panning) []2
46. **Manufacturing** (e.g. brick making) []3
47. **Agriculture** (e.g. market gardening) []4
48. **Retail** (e.g. grocery shop) []5
49. **Wholesale** []6
50. **Construction** []7
51. Other, specify _____8

If your business is in the services sector (Number 44), specify the service by ticking the specific one from the alternatives listed below. You can indicate more than one service.

52. Food (e.g. food outlets, restaurants, catering) []1
53. Professional (e.g. Accounting, IT, Education, Legal, Medicine etc) []2
54. Hair Salons/ Beauty salons []3
55. Commodity broking (e.g. importing and exporting) []4
56. Clothing (e.g. sewing, buying and selling) []5
57. Hardware (e.g. supplying building materials) []6
58. Accommodation (e.g. lodges, houses to let, property development. []7
59. Cleaning []8
60. Entertainment (e.g. wedding planning, music promotions) []9
61. Transport []10
62. Other, specify _____11

63. Indicate the number of years you have been in your current business.

Less than one year	[]1	1- 5 years	[]2
6 – 10 years	[]3	11 – 15 years	[]4
16 – 20 years	[]5	21 and above	[]6

64. Did you have any relevant experience in your type of business before you started? Yes[]1 No[]2

65. What were your sources of start-up capital for your business from the given list? You can choose more than one option.

65.0 Family (excluding husband)? Yes[]1 No[]2

65.1 Spouse (husband)? Yes[]1 No[]2

65.2 Government? Yes[]1 No[]2

65.3 Church? Yes[]1 No[]2

65.4 Friends? Yes[]1 No[]2

65.5 Insurance policy Yes[]1 No[]2

65.6 Bank Yes[]1 No[]2

65.7 Pension funds Yes[]1 No[]2

65.8 Unit Trusts e.g. Old Mutual Yes[]1 No[]2

65.9 Own savings Yes[]1 No[]2

65.10 Other, specify _____ 3

66. Do you have any business partners? Yes[]1 No[]2

Questions 67 to 69 are to be answered only by respondents with business partners.

67. If you have business partners, indicate the gender of your business partners.

Male []1 Female []2 Both male and female []3

68. Were you forced to have business partners? Yes []1 No []2

69. If you were forced to have business partners, indicate the reasons that forced you to have business partners from the options given. You can choose more than one option.

- 69.0 I did not have enough money to start the business on my own. Yes []1 No[]2
- 69.1 I did not have the collateral required by the bank to get a loan. Yes []1 No[]2
- 69.2 I lacked the confidence to run the business on my own. Yes []1 No[]2
- 69.3 I needed people with the experience of running a business. Yes []1 No[]2
- 69.4 My sponsors wanted to see that their money was used for its intended purpose.
Yes []1 No[]2
- 69.5 I needed people with business networks. Yes []1 No[]2
- 69.6 My husband wanted to monitor my business activities. Yes []1 No[]2
Not Applicable[]3
- 69.7 My family expected me to have business partners. Yes []1 No[]2
- 69.8 My family forced me to have a male business partner. Yes []1 No[]2
- 69.9 I needed people with networking ability. Yes []1 No[]2
- 69.10 Other, specify _____ 4

Part D: Business related challenges.

Tick [✓] the options that best represent your degree of agreement or disagreement about your own experiences or general perceptions of the following challenges. Answer all questions.

1 – means “Strongly Disagree” and 5 – means “Strongly Agree”.

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Customers	1	2	3	4	5
General perception	1	2	3	4	5
70. Customers look down upon women owned businesses.					
Workers	1	2	3	4	5
Personal experience	1	2	3	4	5
71. My male workers respect me as their employer.					
Suppliers	1	2	3	4	5
General perception	1	2	3	4	5
72. Suppliers offer male entrepreneurs the same credit terms as women.					
Intermediaries	1	2	3	4	5
General perceptions	1	2	3	4	5
73. Bank officials give women the same treatment as men when applying for loans.					
74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.					
Professional bodies	1	2	3	4	5
Personal experiences	1	2	3	4	5
75. I have difficulties in becoming part of formal business organisations.					
76. I have easy access to established government networks.					
77. I can easily access private business networks.					
General perception	1	2	3	4	5
78. Male auditors have a negative attitude towards women running businesses.					
Men entrepreneurs	1	2	3	4	5
General perception	1	2	3	4	5
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.					

In the following statements, tick [v] indicating the options that best represent your degree of agreement or disagreement about the following challenges. Answer all questions.

1 – means “Strongly Disagree” and 5 – means “Strongly Agree. ”

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Political challenges	1	2	3	4	5
Personal experience	1	2	3	4	5
80. I have equal chances of getting business tenders as men.					
Economic Challenges	1	2	3	4	5
General perception	1	2	3	4	5
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).					
Socio-cultural challenges	1	2	3	4	5
Personal experiences	1	2	3	4	5
82. My religion allows me to run my own business.					
83. I was brought up to believe that men are better than women in business.					
84. My upbringing promoted my confidence to compete with men in business.					
85. Home duties interfere with the running of my business.					
General perceptions	1	2	3	4	5
86. The HIV/AIDS disease has created an added burden to women entrepreneurs.					
87. There are now support services (e.g. crèches) to enable women to operate their own businesses.					
Legal challenges	1	2	3	4	5
Personal experiences	1	2	3	4	5
88. I registered my business without any legal problems.					
89. I can now own business property in my own name.					
General perceptions	1	2	3	4	5
90. Amended laws have brought about equality between men and women entrepreneurs.					
91. Married women still require their husbands to co-sign before they can get loans.					

In the following statements, tick [v] the options that best represent your degree of agreement or disagreement about the following challenges. Answer all questions.

92. My husband shows signs of being threatened by the growth of my business.

Yes[]1 No[]2 Not applicable []3

93. My husband takes all my income.

Yes[]1 No[]2 Not applicable []3

94. It took time for my in-laws to accept me as a business woman.

Yes[]1 No[]2 Not applicable []3

95. My male in-laws condemn my business activities as un-cultural.

Yes[]1 No[]2 Not applicable []3

96. My husband allows me to network freely on business issues with male entrepreneurs.

Yes[]1 No[]2 Not applicable []3

97. I get all the support I need in my business operations from my husband.

Yes[]1 No[]2 Not applicable []3

98. My husband allows me to do cross border business.

Yes[]1 No[]2 Not applicable []3

Part E: Family profile

99. Indicate your marital status:

Single []1 Married []2

Separated []3 Divorced []4

Widowed []5

100. Indicate the number of children you have.

None []0 One child []1

Two children []2 Three children []3

Four children []4 More than 4 []5

101. If you have children, indicate how many of them are still dependent on you?

- | | | | |
|---------------|------|----------------|------|
| None | []0 | One child | []1 |
| Two children | []2 | Three children | []3 |
| Four children | []4 | More than 4 | []5 |

Part F: Demographic profile

102. Indicate your age.

- | | | | |
|---------------|------|--------|------|
| 20 or younger | []1 | 21- 30 | []2 |
| 31- 40 | []3 | 41-50 | []4 |
| 51 and above | []5 | | |

103. Select your religion:

- | | | | |
|----------------------|------|-------------|------|
| Christianity | []1 | Traditional | []2 |
| Islam | []3 | Hinduism | []4 |
| Judaism | []5 | Buddhism | []6 |
| Other, specify _____ | | | 7 |

104. Indicate your highest level of formal education:

- | | | | |
|---------------------|------|---------|------|
| No formal Education | []1 | Primary | []2 |
| Secondary | []3 | College | []4 |
| University | []5 | | |

THANK YOU FOR YOUR PARTICIPATION

Appendix D: Descriptive Statistics

Means

99. Indicate your marital status:		1. I was brought up to believe that only men should participate in politics.	2. From 18 years onwards, men and women have equal opportunities of holding influential political positions.	3. Women have more confidence in male than female political leaders.	5. I have equal rights to the ownership of land as men.
Single	Mean	3.02	3.71	3.59	3.78
	N	130	130	130	130
	Std. Deviation	1.347	1.045	1.032	1.114
Married	Mean	3.10	3.49	3.66	3.80
	N	267	267	267	267
	Std. Deviation	1.315	1.168	1.041	1.191
Separated	Mean	2.72	3.47	3.47	4.06
	N	32	32	32	32
	Std. Deviation	1.301	.983	.983	.914
Divorced	Mean	3.23	3.74	3.56	3.97
	N	39	39	39	39
	Std. Deviation	1.245	.751	.882	.903
Widowed	Mean	3.06	3.60	3.60	3.97
	N	62	62	62	62
	Std. Deviation	1.353	1.063	1.016	.886
Total	Mean	3.06	3.57	3.62	3.84
	N	530	530	530	530
	Std. Deviation	1.321	1.091	1.019	1.105

Number of Dependent Children		1. I was brought up to believe that only men should participate in politics.	2. From 18 years onwards, men and women have equal opportunities of holding influential political positions.	3. Women have more confidence in male than female political leaders.	5. I have equal rights to the ownership of land as men
None	Mean	3.01	3.52	3.55	3.85
	N	142	142	142	142
	Std. Deviation	1.361	1.159	1.089	1.091
One Child	Mean	3.04	3.73	3.69	3.90
	N	134	134	134	134
	Std. Deviation	1.306	1.012	.936	1.075
Two Children	Mean	2.99	3.53	3.50	3.73
	N	146	146	146	146
	Std. Deviation	1.292	1.071	1.019	1.117
More than 2 Children	Mean	3.27	3.50	3.77	3.92
	N	108	108	108	108
	Std. Deviation	1.323	1.115	1.010	1.145
Total	Mean	3.06	3.57	3.62	3.84
	N	530	530	530	530
	Std. Deviation	1.321	1.091	1.019	1.105

Age		1. I was brought up to believe that only men should participate in politics.	2. From 18 years onwards, men and women have equal opportunities of holding influential political positions.	3. Women have more confidence in male than female political leaders.	5. I have equal rights to the ownership of land as men.
40 Yrs & Younger	Mean	2.94	3.53	3.53	3.77
	N	311	311	311	311
	Std. Deviation	1.291	1.097	1.031	1.126
>40 Yrs	Mean	3.23	3.63	3.74	3.95
	N	219	219	219	219
	Std. Deviation	1.346	1.082	.992	1.069
Total	Mean	3.06	3.57	3.62	3.84
	N	530	530	530	530
	Std. Deviation	1.321	1.091	1.019	1.105

Level of Education		1. I was brought up to believe that only men should participate in politics.	2. From 18 years onwards, men and women have equal opportunities of holding influential political positions.	3. Women have more confidence in male than female political leaders.	5. I have equal rights to the ownership of land as men.
Primary/ Secondary	Mean	3.17	3.75	3.65	3.86
	N	257	257	257	257
	Std. Deviation	1.299	.945	.924	1.023
Tertiary	Mean	2.96	3.41	3.59	3.83
	N	273	273	273	273
	Std. Deviation	1.336	1.191	1.102	1.179
Total	Mean	3.06	3.57	3.62	3.84
	N	530	530	530	530
	Std. Deviation	1.321	1.091	1.019	1.105

99. Indicate your marital status:		6. Women are financially dependent on men.	7. I consider myself to be inferior to men in most aspects.	8. In my religion I can challenge what men say.	10. Men accept women as their equals in society.
Single	Mean	2.77	2.60	3.26	2.96
	N	130	130	130	130
	Std. Deviation	1.217	1.280	1.082	1.144
Married	Mean	2.76	2.46	3.00	2.51
	N	267	267	267	267
	Std. Deviation	1.181	1.236	1.240	1.088
Separated	Mean	2.84	2.91	3.31	3.22
	N	32	32	32	32
	Std. Deviation	1.194	1.353	1.061	1.313
Divorced	Mean	2.38	2.62	3.33	3.31
	N	39	39	39	39
	Std. Deviation	.963	1.161	1.177	1.004
Widowed	Mean	2.58	2.42	3.23	2.85
	N	62	62	62	62
	Std. Deviation	1.080	1.222	1.108	1.199
Total	Mean	2.72	2.53	3.14	2.76
	N	530	530	530	530
	Std. Deviation	1.166	1.248	1.177	1.154

Number of Dependent Children		6. Women are financially dependent on men.	7. I consider myself to be inferior to men in most aspects.	8. In my religion I can challenge what men say.	10. Men accept women as their equals in society.
None	Mean	2.67	2.49	3.32	2.97
	N	142	142	142	142
	Std. Deviation	1.201	1.259	1.132	1.197
One Child	Mean	2.72	2.48	3.25	2.77
	N	134	134	134	134
	Std. Deviation	1.108	1.187	1.135	1.201
Two Children	Mean	2.77	2.75	2.94	2.69
	N	146	146	146	146
	Std. Deviation	1.179	1.296	1.164	1.099
More than 2 Children	Mean	2.70	2.36	3.02	2.56
	N	108	108	108	108
	Std. Deviation	1.186	1.219	1.260	1.079
Total	Mean	2.72	2.53	3.14	2.76
	N	530	530	530	530
	Std. Deviation	1.166	1.248	1.177	1.154

Age		6. Women are financially dependent on men.	7. I consider myself to be inferior to men in most aspects.	8. In my religion I can challenge what men say.	10. Men accept women as their equals in society.
40 Yrs & Younger	Mean	2.77	2.60	3.12	2.81
	N	311	311	311	311
	Std. Deviation	1.171	1.237	1.121	1.146
>40 Yrs	Mean	2.64	2.42	3.16	2.68
	N	219	219	219	219
	Std. Deviation	1.158	1.259	1.253	1.164
Total	Mean	2.72	2.53	3.14	2.76
	N	530	530	530	530
	Std. Deviation	1.166	1.248	1.177	1.154

Level of Education		6. Women are financially dependent on men.	7. I consider myself to be inferior to men in most aspects.	8. In my religion I can challenge what men say.	9. Men consider the girl child to be more important than the boy child.	10. Men accept women as their equals in society.
Primary/ Secondary	Mean	2.87	2.69	3.09	2.46	3.04
	N	257	257	257	257	257
	Std. Deviation	1.150	1.223	1.099	1.114	1.108
Tertiary	Mean	2.57	2.38	3.18	2.36	2.49
	N	273	273	273	273	273
	Std. Deviation	1.165	1.255	1.246	1.055	1.135
Total	Mean	2.72	2.53	3.14	2.41	2.76
	N	530	530	530	530	530

Level of Education		6. Women are financially dependent on men.	7. I consider myself to be inferior to men in most aspects.	8. In my religion I can challenge what men say.	9. Men consider the girl child to be more important than the boy child.	10. Men accept women as their equals in society.
Primary/ Secondary	Mean	2.87	2.69	3.09	2.46	3.04
	N	257	257	257	257	257
	Std. Deviation	1.150	1.223	1.099	1.114	1.108
Tertiary	Mean	2.57	2.38	3.18	2.36	2.49
	N	273	273	273	273	273
	Std. Deviation	1.165	1.255	1.246	1.055	1.135
Total	Mean	2.72	2.53	3.14	2.41	2.76
	N	530	530	530	530	530
	Std. Deviation	1.166	1.248	1.177	1.084	1.154

Report						
99. Indicate your marital status:		11. Men can now perform duties previously done by women only e.g. looking after children.	12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs.	13. Men treat women as their property when they have paid lobola.	14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.	15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business.
Single	Mean	3.25	3.95	3.33	2.95	2.42
	N	130	130	130	130	130
	Std. Deviation	1.155	.856	1.151	1.331	1.140
Married	Mean	3.18	4.07	3.39	3.13	2.37
	N	267	267	267	267	267
	Std. Deviation	1.139	.906	1.201	1.302	1.167
Separated	Mean	3.34	4.00	3.13	3.31	2.53
	N	32	32	32	32	32
	Std. Deviation	1.153	.842	1.289	1.256	1.391
Divorced	Mean	3.38	3.92	3.28	3.56	2.15
	N	39	39	39	39	39
	Std. Deviation	.907	.774	1.146	1.188	1.247
Widowed	Mean	3.02	4.00	3.42	3.24	2.37
	N	62	62	62	62	62
	Std. Deviation	1.048	1.024	1.235	1.339	1.271
Total	Mean	3.20	4.02	3.35	3.14	2.37
	N	530	530	530	530	530
	Std. Deviation	1.118	.895	1.192	1.308	1.191

Report						
Number of Dependent Children		11. Men can now perform duties previously done by women only e.g. looking after children.	12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs.	13. Men treat women as their property when they have paid lobola.	14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.	15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business.
None	Mean	3.25	3.96	3.25	3.02	2.51
	N	142	142	142	142	142
	Std. Deviation	1.125	1.037	1.217	1.339	1.195
One Child	Mean	3.16	3.99	3.46	3.11	2.18
	N	134	134	134	134	134
	Std. Deviation	1.112	.771	1.128	1.266	1.054
Two Children	Mean	3.27	4.09	3.38	3.15	2.42
	N	146	146	146	146	146
	Std. Deviation	1.072	.787	1.238	1.299	1.301
More than 2 Children	Mean	3.10	4.04	3.32	3.33	2.37
	N	108	108	108	108	108
	Std. Deviation	1.184	.976	1.175	1.326	1.173
Total	Mean	3.20	4.02	3.35	3.14	2.37
	N	530	530	530	530	530
	Std. Deviation	1.118	.895	1.192	1.308	1.191

Report						
Age		11. Men can now perform duties previously done by women only e.g. looking after children.	12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs.	13. Men treat women as their property when they have paid lobola.	14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.	15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business.
40 Yrs & Younger	Mean	3.32	4.01	3.32	3.05	2.44
	N	311	311	311	311	311
	Std. Deviation	1.101	.867	1.209	1.312	1.195
>40 Yrs	Mean	3.03	4.03	3.41	3.28	2.28
	N	219	219	219	219	219
	Std. Deviation	1.123	.935	1.167	1.293	1.181
Total	Mean	3.20	4.02	3.35	3.14	2.37
	N	530	530	530	530	530

Report						
Age		11. Men can now perform duties previously done by women only e.g. looking after children.	12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs.	13. Men treat women as their property when they have paid lobola.	14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.	15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business.
40 Yrs & Younger	Mean	3.32	4.01	3.32	3.05	2.44
	N	311	311	311	311	311
	Std. Deviation	1.101	.867	1.209	1.312	1.195
>40 Yrs	Mean	3.03	4.03	3.41	3.28	2.28
	N	219	219	219	219	219
	Std. Deviation	1.123	.935	1.167	1.293	1.181
Total	Mean	3.20	4.02	3.35	3.14	2.37
	N	530	530	530	530	530
	Std. Deviation	1.118	.895	1.192	1.308	1.191

Report						
Level of Education		11. Men can now perform duties previously done by women only e.g. looking after children.	12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs.	13. Men treat women as their property when they have paid lobola.	14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house.	15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business.
Primary/ Secondary	Mean	3.21	3.96	3.29	3.10	2.29
	N	257	257	257	257	257
	Std. Deviation	1.079	.874	1.187	1.288	1.177
Tertiary	Mean	3.20	4.07	3.42	3.19	2.45
	N	273	273	273	273	273
	Std. Deviation	1.156	.913	1.195	1.328	1.200
Total	Mean	3.20	4.02	3.35	3.14	2.37
	N	530	530	530	530	530
	Std. Deviation	1.118	.895	1.192	1.308	1.191

99. Indicate your marital status:		16. Men and women are treated as equals before the law.	18. Nowadays parents give boys and girls equal educational opportunities.	19. Teachers regard boys and girls as equally intelligent.	20. Nowadays girls can study subjects of their choice.
Single	Mean	3.91	4.34	4.22	4.36
	N	130	130	130	130
	Std. Deviation	1.158	.732	.915	.826
Married	Mean	3.88	4.28	4.05	4.19
	N	267	267	267	267
	Std. Deviation	1.119	.750	.920	.867
Separated	Mean	4.38	4.06	4.28	4.34
	N	32	32	32	32
	Std. Deviation	.492	.914	.772	.545
Divorced	Mean	3.92	4.08	4.15	4.23
	N	39	39	39	39
	Std. Deviation	.870	.580	.587	.583
Widowed	Mean	4.05	4.29	4.11	4.27
	N	62	62	62	62
	Std. Deviation	1.031	.894	.977	.890
Total	Mean	3.94	4.27	4.12	4.26
	N	530	530	530	530
	Std. Deviation	1.078	.765	.898	.826

Number of Dependent Children		16. Men and women are treated as equals before the law.	18. Nowadays parents give boys and girls equal educational opportunities.	19. Teachers regard boys and girls as equally intelligent.	20. Nowadays girls can study subjects of their choice.
None	Mean	3.90	4.25	4.15	4.25
	N	142	142	142	142
	Std. Deviation	1.150	.852	.937	.871
One Child	Mean	3.95	4.31	4.07	4.34
	N	134	134	134	134
	Std. Deviation	1.028	.676	.919	.660
Two Children	Mean	3.99	4.23	4.18	4.23
	N	146	146	146	146
	Std. Deviation	1.089	.788	.830	.797
More than 2 Children	Mean	3.91	4.28	4.06	4.19
	N	108	108	108	108
	Std. Deviation	1.037	.721	.910	.981
Total	Mean	3.94	4.27	4.12	4.26
	N	530	530	530	530
	Std. Deviation	1.078	.765	.898	.826

Age		16. Men and women are treated as equals before the law.	18. Nowadays parents give boys and girls equal educational opportunities.	19. Teachers regard boys and girls as equally intelligent.	20. Nowadays girls can study subjects of their choice.
40 Yrs & Younger	Mean	3.83	4.21	4.06	4.25
	N	311	311	311	311
	Std. Deviation	1.119	.802	.910	.800
>40 Yrs	Mean	4.09	4.35	4.20	4.26
	N	219	219	219	219
	Std. Deviation	1.000	.703	.876	.864
Total	Mean	3.94	4.27	4.12	4.26
	N	530	530	530	530
	Std. Deviation	1.078	.765	.898	.826

Level of Education		16. Men and women are treated as equals before the law.	18. Nowadays parents give boys and girls equal educational opportunities.	19. Teachers regard boys and girls as equally intelligent.	20. Nowadays girls can study subjects of their choice.
Primary/ Secondary	Mean	4.08	4.32	4.25	4.32
	N	257	257	257	257
	Std. Deviation	.995	.656	.785	.717
Tertiary	Mean	3.80	4.21	4.00	4.20
	N	273	273	273	273
	Std. Deviation	1.136	.852	.980	.915
Total	Mean	3.94	4.27	4.12	4.26
	N	530	530	530	530
	Std. Deviation	1.078	.765	.898	.826

Report						
99. Indicate your marital status:		21. Men hold qualifications that can get them better jobs than women.	22. Some cultures expect girls to leave school young to marry.	23. Some religions expect girls to leave school young to marry.	24. There are more educated men than women in the job market.	25. Women are free to embark on careers of their choice.
Single	Mean	3.02	3.95	3.98	3.38	4.28
	N	130	130	130	130	130
	Std. Deviation	1.358	.934	1.000	1.210	.819
Married	Mean	2.74	3.88	3.78	3.16	4.13
	N	267	267	267	267	267
	Std. Deviation	1.297	.979	1.048	1.193	.881
Separated	Mean	3.09	4.00	3.81	2.97	4.22
	N	32	32	32	32	32
	Std. Deviation	1.201	.950	1.091	1.177	.608
Divorced	Mean	3.03	3.87	3.85	3.15	4.15
	N	39	39	39	39	39
	Std. Deviation	1.112	.978	.933	1.040	.670
Widowed	Mean	2.77	3.60	3.66	3.37	4.15
	N	62	62	62	62	62
	Std. Deviation	1.323	.931	.957	1.105	.807
Total	Mean	2.85	3.87	3.82	3.23	4.18
	N	530	530	530	530	530
	Std. Deviation	1.300	.963	1.021	1.178	.829

Report						
Number of Dependent Children		21. Men hold qualifications that can get them better jobs than women.	22. Some cultures expect girls to leave school young to marry.	23. Some religions expect girls to leave school young to marry.	24. There are more educated men than women in the job market.	25. Women are free to embark on careers of their choice.
None	Mean	2.88	3.85	3.84	3.35	4.15
	N	142	142	142	142	142
	Std. Deviation	1.360	.907	.972	1.130	.899
One Child	Mean	3.03	3.75	3.76	3.26	4.25
	N	134	134	134	134	134
	Std. Deviation	1.214	1.060	1.056	1.163	.709
Two Children	Mean	2.68	3.89	3.78	3.13	4.21
	N	146	146	146	146	146
	Std. Deviation	1.328	.918	1.054	1.216	.832
More than 2 Children	Mean	2.84	4.01	3.93	3.18	4.08
	N	108	108	108	108	108
	Std. Deviation	1.269	.962	1.002	1.206	.866
Total	Mean	2.85	3.87	3.82	3.23	4.18
	N	530	530	530	530	530
	Std. Deviation	1.300	.963	1.021	1.178	.829

Report						
Age		21. Men hold qualifications that can get them better jobs than women.	22. Some cultures expect girls to leave school young to marry.	23. Some religions expect girls to leave school young to marry.	24. There are more educated men than women in the job market.	25. Women are free to embark on careers of their choice.
40 Yrs & Younger	Mean	2.79	3.84	3.83	3.09	4.15
	N	311	311	311	311	311
	Std. Deviation	1.292	.969	.993	1.169	.840
>40 Yrs	Mean	2.95	3.90	3.81	3.43	4.21
	N	219	219	219	219	219
	Std. Deviation	1.309	.955	1.062	1.165	.814
Total	Mean	2.85	3.87	3.82	3.23	4.18
	N	530	530	530	530	530
	Std. Deviation	1.300	.963	1.021	1.178	.829

Report						
Level of Education		21. Men hold qualifications that can get them better jobs than women.	22. Some cultures expect girls to leave school young to marry.	23. Some religions expect girls to leave school young to marry.	24. There are more educated men than women in the job market	25. Women are free to embark on careers of their choice.
Primary/ Secondary	Mean	3.00	3.74	3.72	3.35	4.18
	N	257	257	257	257	257
	Std. Deviation	1.239	.983	1.010	1.091	712
Tertiary	Mean	2.71	3.99	3.91	3.12	4.18
	N	273	273	273	273	273
	Std. Deviation	1.342	.929	1.025	1.246	.927
Total	Mean	2.85	3.87	3.82	3.23	4.18
	N	530	530	530	530	530
	Std. Deviation	1.300	.963	1.021	1.178	.829

Means

Report						
99. Indicate your marital status:		26. There are equal job opportunities for both men and women in the government sector.	27. There are equal job opportunities for both men and women in the private sector.	28. There is fair promotion to managerial positions for both men and women in the government sector.	29. There is fair promotion to managerial positions for both men and women in the private sector.	30. Men and women doing the same job receive different salaries.
Single	Mean	3.71	3.71	3.58	3.67	2.08
	N	130	130	130	130	130
	Std. Deviation	1.229	1.030	1.238	1.059	1.019
Married	Mean	3.61	3.55	3.39	3.29	2.13
	N	267	267	267	267	267
	Std. Deviation	1.162	1.086	1.197	1.139	1.032
Separated	Mean	3.88	4.00	3.75	3.72	1.91
	N	32	32	32	32	32
	Std. Deviation	1.185	1.016	1.191	1.054	.777
Divorced	Mean	3.36	3.85	3.36	3.85	2.00
	N	39	39	39	39	39
	Std. Deviation	1.246	.630	1.224	.812	.795
Widowed	Mean	3.47	3.76	3.45	3.63	2.13
	N	62	62	62	62	62
	Std. Deviation	1.170	1.019	1.169	1.012	1.048
Total	Mean	3.62	3.66	3.46	3.49	2.10
	N	530	530	530	530	530
	Std. Deviation	1.189	1.038	1.206	1.095	1.000

Number of Dependent Children		26. There are equal job opportunities for both men and women in the government sector.	27. There are equal job opportunities for both men and women in the private sector.	28. There is fair promotion to managerial positions for both men and women in the government sector.	29. There is fair promotion to managerial positions for both men and women in the private sector.	30. Men and women doing the same job receive different salaries.
None	Mean	3.56	3.66	3.51	3.46	2.20
	N	142	142	142	142	142
	Std. Deviation	1.120	.974	1.141	1.089	1.019
One Child	Mean	3.53	3.63	3.31	3.49	2.11
	N	134	134	134	134	134
	Std. Deviation	1.302	1.081	1.294	1.142	.947
Two Children	Mean	3.76	3.82	3.64	3.60	2.00
	N	146	146	146	146	146
	Std. Deviation	1.182	1.022	1.162	1.079	1.017
More than 2 Children	Mean	3.60	3.50	3.35	3.38	2.08
	N	108	108	108	108	108
	Std. Deviation	1.135	1.072	1.218	1.065	1.015
Total	Mean	3.62	3.66	3.46	3.49	2.10
	N	530	530	530	530	530
	Std. Deviation	1.189	1.038	1.206	1.095	1.000

Report						
Age		26. There are equal job opportunities for both men and women in the government sector.	27. There are equal job opportunities for both men and women in the private sector.	28. There is fair promotion to managerial positions for both men and women in the government sector.	29. There is fair promotion to managerial positions for both men and women in the private sector.	30. Men and women doing the same job receive different salaries.
40 Yrs & Younger	Mean	3.67	3.68	3.52	3.47	2.12
	N	311	311	311	311	311
	Std. Deviation	1.174	1.027	1.212	1.121	1.018
>40 Yrs	Mean	3.55	3.63	3.37	3.53	2.06
	N	219	219	219	219	219
	Std. Deviation	1.208	1.055	1.195	1.059	.975
Total	Mean	3.62	3.66	3.46	3.49	2.10
	N	530	530	530	530	530
	Std. Deviation	1.189	1.038	1.206	1.095	1.000

Report						
Level of Education		26. There are equal job opportunities for both men and women in the government sector.	27. There are equal job opportunities for both men and women in the private sector.	28. There is fair promotion to managerial positions for both men and women in the government sector.	29. There is fair promotion to managerial positions for both men and women in the private sector.	30. Men and women doing the same job receive different salaries.
Primary/ Secondary	Mean	3.68	3.80	3.58	3.72	1.96
	N	257	257	257	257	257
	Std. Deviation	1.175	.929	1.206	.969	.881
Tertiary	Mean	3.55	3.53	3.35	3.28	2.22
	N	273	273	273	273	273
	Std. Deviation	1.200	1.118	1.197	1.164	1.087
Total	Mean	3.62	3.66	3.46	3.49	2.10
	N	530	530	530	530	530

Report				
99. Indicate your marital status:		31. Married women pay a higher proportion of tax than their husbands.	32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.	33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.
Single	Mean	1.92	2.69	2.66
	N	130	130	130
	Std. Deviation	.877	1.238	1.097
Married	Mean	2.07	2.65	2.60
	N	267	267	267
	Std. Deviation	1.027	1.168	1.118
Separated	Mean	1.62	3.06	3.78
	N	32	32	32
	Std. Deviation	.554	1.045	5.632
Divorced	Mean	1.79	2.85	2.28
	N	39	39	39
	Std. Deviation	.469	1.065	.857
Widowed	Mean	1.89	2.90	2.39
	N	62	62	62
	Std. Deviation	.655	1.155	1.014
Total	Mean	1.96	2.73	2.64
	N	530	530	530
	Std. Deviation	.904	1.172	1.746

Report				
Number of Dependent Children		31. Married women pay a higher proportion of tax than their husbands.	32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.	33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.
None	Mean	2.08	2.73	2.98
	N	142	142	142
	Std. Deviation	.956	1.179	2.855
One Child	Mean	1.94	2.93	2.62
	N	134	134	134
	Std. Deviation	.839	1.203	1.061
Two Children	Mean	1.86	2.59	2.48
	N	146	146	146
	Std. Deviation	.876	1.093	1.025
More than 2 Children	Mean	1.97	2.66	2.42
	N	108	108	108
	Std. Deviation	.942	1.209	1.128
Total	Mean	1.96	2.73	2.64
	N	530	530	530
	Std. Deviation	.904	1.172	1.746

Report				
Age		31. Married women pay a higher proportion of tax than their husbands.	32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.	33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.
40 Yrs & Younger	Mean	1.96	2.72	2.81
	N	311	311	311
	Std. Deviation	.902	1.185	2.092
>40 Yrs	Mean	1.97	2.74	2.39
	N	219	219	219
	Std. Deviation	.908	1.157	1.037
Total	Mean	1.96	2.73	2.64
	N	530	530	530
	Std. Deviation	.904	1.172	1.746

Report				
Level of Education		31. Married women pay a higher proportion of tax than their husbands.	32. There are jobs specially reserved for women in the government sector e.g. clerical jobs.	33. There are jobs specially reserved for women in the private sector e.g. clerical jobs.
Primary/ Secondary	Mean	1.84	2.82	2.60
	N	257	257	257
	Std. Deviation	.765	1.160	1.056
Tertiary	Mean	2.08	2.64	2.67
	N	273	273	273
	Std. Deviation	1.006	1.180	2.208
Total	Mean	1.96	2.73	2.64
	N	530	530	530
	Std. Deviation	.904	1.172	1.746

Report							
99 Indicate your marital status:	70. Customers look down upon women owned businesses.	71. My male workers respect me as their employer.	72. Suppliers offer male entrepreneurs the same credit terms as women.	73. Bank officials give women the same treatment as men when applying for loans.	74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.	75. I have difficulties in becoming part of formal business organisations.	
Single	Mean	2.66	3.59	3.70	3.79	3.43	2.96
	N	130	130	130	130	130	130
	Std. Deviation	1.165	1.002	.920	.869	1.161	1.095
Married	Mean	2.51	3.65	3.67	3.72	3.65	3.21
	N	267	267	267	267	267	267
	Std. Deviation	1.084	.815	.881	.888	1.074	1.052
Separated	Mean	2.56	3.78	3.94	3.94	3.50	3.22
	N	32	32	32	32	32	32
	Std. Deviation	1.045	.792	.759	.669	1.078	1.128
Divorced	Mean	2.74	3.77	4.03	4.15	3.54	3.10
	N	39	39	39	39	39	39
	Std. Deviation	1.186	.706	.668	.587	.913	.995
Widowed	Mean	2.50	3.82	3.74	3.74	3.76	3.18
	N	62	62	62	62	62	62
	Std. Deviation	1.113	.690	.848	.904	.935	1.153
Total	Mean	2.57	3.67	3.73	3.78	3.59	3.14
	N	530	530	530	530	530	530
	Std. Deviation	1.112	.844	.870	.860	1.072	1.076

Report							
Number of Dependent Children		70. Customers look down upon women owned businesses.	71. My male workers respect me as their employer.	72. Suppliers offer male entrepreneurs the same credit terms as women.	73. Bank officials give women the same treatment as men when applying for loans.	74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.	75. I have difficulties in becoming part of formal business organisations.
None	Mean	2.64	3.61	3.68	3.76	3.54	3.14
	N	142	142	142	142	142	142
	Std. Deviation	1.132	.922	.888	.906	1.089	1.108
One Child	Mean	2.56	3.62	3.84	3.86	3.62	3.12
	N	134	134	134	134	134	134
	Std. Deviation	1.141	.812	.768	.787	1.017	1.055
Two Children	Mean	2.43	3.66	3.73	3.82	3.66	3.16
	N	146	146	146	146	146	146
	Std. Deviation	1.069	.824	.849	.814	.993	1.028
More than 2 Children	Mean	2.66	3.84	3.67	3.69	3.54	3.13
	N	108	108	108	108	108	108
	Std. Deviation	1.104	.787	.986	.944	1.218	1.136
Total	Mean	2.57	3.67	3.73	3.78	3.59	3.14
	N	530	530	530	530	530	530
	Std. Deviation	1.112	.844	.870	.860	1.072	1.076

Report							
Age		70. Customers look down upon women owned businesses.	71. My male workers respect me as their employer.	72. Suppliers offer male entrepreneurs the same credit terms as women.	73. Bank officials give women the same treatment as men when applying for loans.	74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.	75. I have difficulties in becoming part of formal business organisations.
40 Yrs & Younger	Mean	2.52	3.62	3.68	3.77	3.42	3.06
	N	311	311	311	311	311	311
	Std. Deviation	1.092	.896	.929	.875	1.110	1.062
>40 Yrs	Mean	2.63	3.74	3.80	3.81	3.84	3.25
	N	219	219	219	219	219	219
	Std. Deviation	1.139	.759	.776	.840	.968	1.089
Total	Mean	2.57	3.67	3.73	3.78	3.59	3.14
	N	530	530	530	530	530	530
	Std. Deviation	1.112	.844	.870	.860	1.072	1.076

Report							
Level of Education		70. Customers look down upon women owned businesses.	71. My male workers respect me as their employer.	72. Suppliers offer male entrepreneurs the same credit terms as women.	73. Bank officials give women the same treatment as men when applying for loans.	74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security.	75. I have difficulties in becoming part of formal business organisations.
Primary/ Secondary	Mean	2.78	3.62	3.75	3.81	3.66	3.19
	N	257	257	257	257	257	257
	Std. Deviation	1.112	.777	.774	.776	.930	1.033
Tertiary	Mean	2.37	3.72	3.71	3.77	3.53	3.09
	N	273	273	273	273	273	273
	Std. Deviation	1.077	.901	.952	.933	1.188	1.116
Total	Mean	2.57	3.67	3.73	3.78	3.59	3.14
	N	530	530	530	530	530	530
	Std. Deviation	1.112	.844	.870	.860	1.072	1.076

Report							
99. Indicate your marital status		76. I have easy access to established government networks.	77. I can easily access private business networks.	78. Male auditors have a negative attitude towards women running businesses.	79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.	80. I have equal chances of getting business tenders as men.	
Single	Mean	3.22	3.23	2.95	3.73	3.48	
	N	130	130	130	130	130	
	Std. Deviation	1.107	1.031	1.066	1.025	1.183	
Married	Mean	2.86	3.07	2.91	3.74	3.45	
	N	267	267	267	267	267	
	Std. Deviation	1.100	1.060	1.007	.964	1.059	
Separated	Mean	3.19	3.28	2.97	3.78	3.47	
	N	32	32	32	32	32	
	Std. Deviation	1.030	.924	1.092	.832	1.164	
Divorced	Mean	2.92	3.59	2.36	3.72	3.77	
	N	39	39	39	39	39	
	Std. Deviation	.984	.785	.986	.793	.872	
Widowed	Mean	2.90	3.29	2.94	3.55	3.73	
	N	62	62	62	62	62	
	Std. Deviation	.953	1.062	1.006	1.111	.995	
Total	Mean	2.98	3.18	2.88	3.72	3.52	
	N	530	530	530	530	530	
	Std. Deviation	1.081	1.034	1.033	.978	1.079	

Report						
Number of Dependent Children		76. I have easy access to established government networks.	77. I can easily access private business networks.	78. Male auditors have a negative attitude towards women running businesses.	79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.	80. I have equal chances of getting business tenders as men.
None	Mean	3.01	3.15	2.90	3.65	3.46
	N	142	142	142	142	142
	Std. Deviation	1.055	1.003	1.006	1.072	1.140
One Child	Mean	2.93	3.25	2.81	3.64	3.60
	N	134	134	134	134	134
	Std. Deviation	1.087	1.009	1.020	.904	1.041
Two Children	Mean	2.95	3.14	2.90	3.82	3.53
	N	146	146	146	146	146
	Std. Deviation	1.100	1.124	1.068	.947	1.084
More than 2 Children	Mean	3.05	3.21	2.94	3.76	3.47
	N	108	108	108	108	108
	Std. Deviation	1.088	.986	1.044	.975	1.045
Total	Mean	2.98	3.18	2.88	3.72	3.52
	N	530	530	530	530	530
	Std. Deviation	1.081	1.034	1.033	.978	1.079

Report						
Age		76. I have easy access to established government networks.	77. I can easily access private business networks.	78. Male auditors have a negative attitude towards women running businesses.	79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners.	80. I have equal chances of getting business tenders as men.
40 Yrs & Younger	Mean	3.07	3.14	2.84	3.66	3.50
	N	311	311	311	311	311
	Std. Deviation	1.069	1.017	1.026	1.010	1.101
>40 Yrs	Mean	2.84	3.26	2.95	3.80	3.54
	N	219	219	219	219	219
	Std. Deviation	1.085	1.057	1.039	.925	1.050
Total	Mean	2.98	3.18	2.88	3.72	3.52
	N	530	530	530	530	530
	Std. Deviation	1.081	1.034	1.033	.978	1.079

Report						
Level of Education		76. I have easy access to established government networks.	77. I can easily access private business networks.	78. Male auditors have a negative attitude towards women running businesses.	79. Some men have accepted women entrepreneurs as equal business partners.	80. I have equal chances of getting business tenders as men
Primary/ Secondary	Mean	3.05	3.28	2.93	3.69	3.62
	N	257	257	257	257	257
	Std. Deviation	1.067	1.000	1.036	.974	.997
Tertiary	Mean	2.90	3.10	2.84	3.74	3.42
	N	273	273	273	273	273
	Std. Deviation	1.091	1.060	1.029	.982	1.145
Total	Mean	2.98	3.18	2.88	3.72	3.52
	N	530	530	530	530	530
	Std. Deviation	1.081	1.034	1.033	.978	1.079

Report						
99. Indicate your marital status		81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	82. My religion allows me to run my own business.	83. I was brought up to believe that men are better than women in business.	84. My upbringing promoted my confidence to compete with men in business.	85. Home duties interfere with the running of my business.
Single	Mean	3.20	4.03	3.08	3.58	3.38
	N	130	130	130	130	130
	Std. Deviation	1.229	.988	1.227	1.070	1.109
Married	Mean	3.52	4.09	3.21	3.56	3.59
	N	267	267	267	267	267
	Std. Deviation	1.155	.886	1.264	1.134	1.600
Separated	Mean	2.84	3.91	3.06	3.75	3.53
	N	32	32	32	32	32
	Std. Deviation	1.194	.734	1.134	.803	1.107
Divorced	Mean	2.87	4.08	3.36	3.74	3.62
	N	39	39	39	39	39
	Std. Deviation	1.080	.807	1.135	.993	1.067
Widowed	Mean	3.53	4.06	3.42	3.74	3.73
	N	62	62	62	62	62
	Std. Deviation	1.082	.827	1.262	1.055	.995
Total	Mean	3.35	4.06	3.21	3.61	3.55
	N	530	530	530	530	530
	Std. Deviation	1.182	.890	1.238	1.081	1.366

Report						
Number of Dependent Children		81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	82. My religion allows me to run my own business.	83. I was brought up to believe that men are better than women in business.	84. My upbringing promoted my confidence to compete with men in business.	85. Home duties interfere with the running of my business.
One	Mean	3.34	3.96	3.12	3.73	3.64
	N	142	142	142	142	142
	Std. Deviation	1.184	.988	1.269	1.039	1.944
One Child	Mean	3.37	4.19	3.41	3.69	3.66
	N	134	134	134	134	134
	Std. Deviation	1.155	.720	1.132	1.022	1.034
Two children	Mean	3.29	3.98	3.10	3.47	3.49
	N	146	146	146	146	146
	Std. Deviation	1.204	.972	1.278	1.158	1.091
More than 2 children	Mean	3.44	4.15	3.22	3.56	3.38
	N	108	108	108	108	108
	Std. Deviation	1.194	.807	1.256	1.088	1.117
Total	Mean	3.35	4.06	3.21	3.61	3.55
	N	530	530	530	530	530
	Std. Deviation	1.182	.890	1.238	1.081	1.366

Report						
Age		81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	82. My religion allows me to run my own business.	83. I was brought up to believe that men are better than women in business.	84. My upbringing promoted my confidence to compete with men in business.	85. Home duties interfere with the running of my business.
40 Yrs & Younger	Mean	3.22	3.99	3.04	3.57	3.47
	N	311	311	311	311	311
	Std. Deviation	1.192	.916	1.213	1.069	1.523
>40 Yrs	Mean	3.55	4.16	3.44	3.67	3.67
	N	219	219	219	219	219
	Std. Deviation	1.142	.844	1.238	1.098	1.098
Total	Mean	3.35	4.06	3.21	3.61	3.55
	N	530	530	530	530	530
	Std. Deviation	1.182	.890	1.238	1.081	1.366

Report						
Level of Education		81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction).	82. My religion allows me to run my own business.	83. I was brought up to believe that men are better than women in business.	84. My upbringing promoted my confidence to compete with men in business.	85. Home duties interfere with the running of my business.
Primary/ Secondary	Mean	3.33	4.09	3.35	3.71	3.65
	N	257	257	257	257	257
	Std. Deviation	1.167	.793	1.160	.941	.965
Tertiary	Mean	3.38	4.04	3.07	3.52	3.46
	N	273	273	273	273	273
	Std. Deviation	1.198	.973	1.296	1.192	1.654
Total	Mean	3.35	4.06	3.21	3.61	3.55
	N	530	530	530	530	530
	Std. Deviation	1.182	.890	1.238	1.081	1.366

Report							
99. Indicate your marital status:		86. The HIV/AIDS disease has created an added burden to women entrepreneurs.	87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	88. I registered my business without any legal problems.	89. I can now own business property in my own name.	90. Amended laws have brought about equality between men and women entrepreneurs.	91. Married women still require their husbands to co-sign before they can get loans.
Single	Mean	3.75	3.97	3.29	4.07	4.10	2.62
	N	130	130	130	130	130	130
	Std. Deviation	.941	.889	1.082	.673	.786	1.284
Married	Mean	3.81	4.04	3.30	4.15	4.16	2.66
	N	267	267	267	267	267	267
	Std. Deviation	1.009	.777	1.083	.675	.815	1.266
Separated	Mean	3.59	3.94	3.31	4.00	4.31	2.69
	N	32	32	32	32	32	32
	Std. Deviation	.979	.759	.931	.508	.821	1.401
Divorced	Mean	3.77	3.90	3.59	4.15	4.18	2.97
	N	39	39	39	39	39	39
	Std. Deviation	.931	.680	.880	.489	.644	1.181
Widowed	Mean	3.81	3.90	3.32	4.16	4.05	3.21
	N	62	62	62	62	62	62
	Std. Deviation	.972	.804	.954	.632	.756	1.295
Total	Mean	3.78	3.99	3.32	4.12	4.15	2.74
	N	530	530	530	530	530	530
	Std. Deviation	.979	.800	1.045	.648	.790	1.286

Report							
Number of Dependent Children		86. The HIV/AIDS disease has created an added burden to women entrepreneurs.	87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	88. I registered my business without any legal problems.	89. I can now own business property in my own name.	90. Amended laws have brought about equality between men and women entrepreneurs.	91. Married women still require their husbands to co-sign before they can get loans.
None	Mean	3.82	3.92	3.30	4.05	4.14	2.63
	N	142	142	142	142	142	142
	Std. Deviation	.994	.903	1.057	.747	.855	1.247
One Child	Mean	3.87	4.07	3.43	4.19	4.15	2.85
	N	134	134	134	134	134	134
	Std. Deviation	.883	.717	.961	.523	.710	1.324
Two Children	Mean	3.75	3.97	3.31	4.08	4.09	2.77
	N	146	146	146	146	146	146
	Std. Deviation	.981	.830	1.080	.696	.821	1.280
More than 2 Children	Mean	3.68	4.02	3.25	4.19	4.22	2.69
	N	108	108	108	108	108	108
	Std. Deviation	1.066	.710	1.086	.571	.753	1.300
Total	Mean	3.78	3.99	3.32	4.12	4.15	2.74
	N	530	530	530	530	530	530
	Std. Deviation	.979	.800	1.045	.648	.790	1.286

Report							
Age		86. The HIV/AIDS disease has created an added burden to women entrepreneurs	87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	88. I registered my business without any legal problems.	89. I can now own business property in my own name.	90. Amended laws have brought about equality between men and women entrepreneurs.	91. Married women still require their husbands to co-sign before they can get loans.
40 Yrs & Younger	Mean	3.66	3.96	3.32	4.02	4.05	2.69
	N	311	311	311	311	311	311
	Std. Deviation	1.035	.843	1.034	.640	.837	1.275
>40 Yrs	Mean	3.96	4.04	3.33	4.26	4.29	2.80
	N	219	219	219	219	219	219
	Std. Deviation	.864	.735	1.064	.636	.694	1.301
Total	Mean	3.78	3.99	3.32	4.12	4.15	2.74
	N	530	530	530	530	530	530
	Std. Deviation	.979	.800	1.045	.648	.790	1.286

Report		86. The HIV/AIDS disease has created an added burden to women entrepreneurs.	87. There are now support services (e.g. crèches) to enable women to operate their own businesses.	88. I registered my business without any legal problems.	89. I can now own business property in my own name.	90. Amended laws have brought about equality between men and women entrepreneurs.	91. Married women still require their husbands to co-sign before they can get loans.
Primary/ Secondary	Mean	3.82	3.99	3.26	4.14	4.23	2.75
	N	257	257	257	257	257	257
	Std. Deviation	.850	.763	1.022	.565	.704	1.317
Tertiary	Mean	3.74	3.99	3.38	4.10	4.07	2.73
	N	273	273	273	273	273	273
	Std. Deviation	1.086	.836	1.065	.718	.857	1.258
Total	Mean	3.78	3.99	3.32	4.12	4.15	2.74
	N	530	530	530	530	530	530
	Std. Deviation	.979	.800	1.045	.648	.790	1.286

APPENDIX E: ANALYSIS OF VARIANCE (ANOVA) RESULTS

			Sum of Squares	Df	Mean Square	F	Sig.
1. I was brought up to believe that only men should participate in politics. * Level of Education	Between Groups	(Combined)	5.506	1	5.506	3.169	.076
	Within Groups		917.439	528	1.738		
	Total		922.945	529			
2. From 18 years onwards, men and women have equal opportunities of holding influential political positions. * Level of Education	Between Groups	(Combined)	15.019	1	15.019	12.902	.000
	Within Groups		614.612	528	1.164		
	Total		629.630	529			
3. Women have more confidence in male than female political leaders. * Level of Education	Between Groups	(Combined)	.538	1	.538	.517	.472
	Within Groups		548.710	528	1.039		
	Total		549.247	529			
5. I have equal rights to the ownership of land as men. * Level of Education	Between Groups	(Combined)	.080	1	.080	.065	.799
	Within Groups		645.922	528	1.223		
	Total		646.002	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
6. Women are financially dependent on men. * 99. Indicate your marital status:	Between Groups	(Combined)	6.748	4	1.687	1.243	.292
	Within Groups		712.799	525	1.358		
	Total		719.547	529			
7. I consider myself to be inferior to men in most aspects. * 99. Indicate your marital status:	Between Groups	(Combined)	7.359	4	1.840	1.183	.317
	Within Groups		816.658	525	1.556		
	Total		824.017	529			
8. In my religion I can challenge what men say * 99. Indicate your marital status:	Between Groups	(Combined)	9.735	4	2.434	1.768	.134
	Within Groups		722.484	525	1.376		
	Total		732.219	529			
10. Men accept women as their equals in society. * 99. Indicate your marital status:	Between Groups	(Combined)	41.549	4	10.387	8.225	.000
	Within Groups		663.019	525	1.263		
	Total		704.568	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
6. Women are financially dependent on men. * Number of Dependent Children	Between Groups	(Combined)	.820	3	.273	.200	.896
	Within Groups		718.727	526	1.366		
	Total		719.547	529			
7. I consider myself to be inferior to men in most aspects. * Number of Dependent Children	Between Groups	(Combined)	10.572	3	3.524	2.279	.079
	Within Groups		813.445	526	1.546		
	Total		824.017	529			
8. In my religion I can challenge what men say. * Number of Dependent Children	Between Groups	(Combined)	13.698	3	4.566	3.343	.019
	Within Groups		718.521	526	1.366		
	Total		732.219	529			
10. Men accept women as their equals in society. * Number of Dependent Children	Between Groups	(Combined)	11.176	3	3.725	2.826	.038
	Within Groups		693.392	526	1.318		
	Total		704.568	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
1. I was brought up to believe that only men should participate in politics. * Age	Between Groups	(Combined)	10.864	1	10.864	6.289	.012
	Within Groups		912.081	528	1.727		
	Total		922.945	529			
2. From 18 years onwards, men and women have equal opportunities of holding influential political positions. * Age	Between Groups	(Combined)	1.194	1	1.194	1.003	.317
	Within Groups		628.437	528	1.190		
	Total		629.630	529			
3. Women have more confidence in male than female political leaders. * Age	Between Groups	(Combined)	5.212	1	5.212	5.059	.025
	Within Groups		544.035	528	1.030		
	Total		549.247	529			
5. I have equal rights to the ownership of land as men. * Age	Between Groups	(Combined)	3.868	1	3.868	3.181	.075
	Within Groups		642.133	528	1.216		
	Total		646.002	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
6. Women are financially dependent on men. * Level of Education	Between Groups	(Combined)	11.927	1	11.927	8.900	.003
	Within Groups		707.620	528	1.340		
	Total		719.547	529			
7. I consider myself to be inferior to men in most aspects. * Level of Education	Between Groups	(Combined)	13.162	1	13.162	8.571	.004
	Within Groups		810.855	528	1.536		
	Total		824.017	529			
8. In my religion I can challenge what men say. * Level of Education	Between Groups	(Combined)	1.072	1	1.072	.774	.379
	Within Groups		731.147	528	1.385		
	Total		732.219	529			
10. Men accept women as their equals in society. * Level of Education	Between Groups	(Combined)	39.797	1	39.797	31.609	.000
	Within Groups		664.771	528	1.259		
	Total		704.568	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
11. Men can now perform duties previously done by women only e.g. looking after children. * Age	Between Groups	(Combined)	10.776	1	10.776	8.745	.003
	Within Groups		650.622	528	1.232		
	Total		661.398	529			
12. Women can now perform duties previously done by men only. e.g. going to formal employment so as to meet the family's needs. * Age	Between Groups	(Combined)	.064	1	.064	.080	.778
	Within Groups		423.747	528	.803		
	Total		423.811	529			
13. Men treat women as their property when they have paid lobola. * Age	Between Groups	(Combined)	.997	1	.997	.701	.403
	Within Groups		750.317	528	1.421		
	Total		751.313	529			
14. After 18, I can make any legal decisions without consulting male members of my family e.g. buying a house. * Age	Between Groups	(Combined)	7.285	1	7.285	4.284	.039
	Within Groups		897.817	528	1.700		
	Total		905.102	529			
15. Even if I am a married woman I can make any legal decisions without consulting my husband e.g. starting a business. * Age	Between Groups	(Combined)	3.372	1	3.372	2.384	.123
	Within Groups		746.659	528	1.414		
	Total		750.030	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
16 Men and women are treated as equals before the law * Age	Between Groups	(Combined)	8.804	1	8.804	7.669	.006
	Within Groups		606.141	528	1.148		
	Total		614.945	529			
18 Nowadays parents give boys and girls equal educational opportunities. * Age	Between Groups	(Combined)	2.448	1	2.448	4.210	.041
	Within Groups		307.040	528	.582		
	Total		309.489	529			
19. Teachers regard boys and girls as equally intelligent. * Age	Between Groups	(Combined)	2.398	1	2.398	2.987	.085
	Within Groups		423.874	528	.803		
	Total		426.272	529			
20. Nowadays girls can study subjects of their choice. * Age	Between Groups	(Combined)	.025	1	.025	.037	.847
	Within Groups		361.077	528	.684		
	Total		361.102	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
16. Men and women are treated as equals before the law. * Level of Education	Between Groups	(Combined)	10.343	1	10.343	9.032	.003
	Within Groups		604.603	528	1.145		
	Total		614.945	529			
18. Nowadays parents give boys and girls equal educational opportunities. * Level of Education	Between Groups	(Combined)	1.616	1	1.616	2.772	.097
	Within Groups		307.872	528	.583		
	Total		309.489	529			
19. Teachers regard boys and girls as equally intelligent. * Level of Education	Between Groups	(Combined)	7.719	1	7.719	9.737	.002
	Within Groups		418.553	528	.793		
	Total		426.272	529			
20. Nowadays girls can study subjects of their choice. * Level of Education	Between Groups	(Combined)	1.712	1	1.712	2.515	.113
	Within Groups		359.390	528	.681		
	Total		361.102	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
21. Men hold qualifications that can get them better jobs than women. * Age	Between Groups	(Combined)	3.056	1	3.056	1.811	.179
	Within Groups		890.757	528	1.687		
	Total		893.813	529			
22. Some cultures expect girls to leave school young to marry. * Age	Between Groups	(Combined)	.489	1	.489	.526	.468
	Within Groups		490.266	528	.929		
	Total		490.755	529			
23. Some religions expect girls to leave school young to marry. * Age	Between Groups	(Combined)	.059	1	.059	.056	.813
	Within Groups		551.913	528	1.045		
	Total		551.972	529			
24. There are more educated men than women in the job market. * Age	Between Groups	(Combined)	14.785	1	14.785	10.855	.001
	Within Groups		719.132	528	1.362		
	Total		733.917	529			
25. Women are free to embark on careers of their choice * Age	Between Groups	(Combined)	.399	1	.399	.580	.447
	Within Groups		362.930	528	.687		
	Total		363.328	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
21. Men hold qualifications that can get them better jobs than women. * Level of Education	Between Groups	(Combined)	11.103	1	11.103	6.641	.010
	Within Groups		882.710	528	1.672		
	Total		893.813	529			
22. Some cultures expect girls to leave school young to marry. * Level of Education	Between Groups	(Combined)	8.255	1	8.255	9.033	.003
	Within Groups		482.500	528	.914		
	Total		490.755	529			
23. Some religions expect girls to leave school young to marry. * Level of Education	Between Groups	(Combined)	4.696	1	4.696	4.531	.034
	Within Groups		547.275	528	1.037		
	Total		551.972	529			
24. There are more educated men than women in the job market. * Level of Education	Between Groups	(Combined)	7.185	1	7.185	5.220	.023
	Within Groups		726.732	528	1.376		
	Total		733.917	529			
25. Women are free to embark on careers of their choice. * Level of Education	Between Groups	(Combined)	.001	1	.001	.002	.965
	Within Groups		363.327	528	.688		
	Total		363.328	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
26. There are equal job opportunities for both men and women in the government sector. * 99. Indicate your marital status:	Between Groups	(Combined)	7.179	4	1.795	1.273	.279
	Within Groups		740.068	525	1.410		
	Total		747.247	529			
27. There are equal job opportunities for both men and women in the private sector. * 99. Indicate your marital status:	Between Groups	(Combined)	8.916	4	2.229	2.085	.082
	Within Groups		561.303	525	1.069		
	Total		570.219	529			
28. There is fair promotion to managerial positions for both men and women in the government sector. * 99. Indicate your marital status:	Between Groups	(Combined)	6.581	4	1.645	1.132	.341
	Within Groups		763.164	525	1.454		
	Total		769.745	529			
29. There is fair promotion to managerial positions for both men and women in the private sector. * 99. Indicate your marital status:	Between Groups	(Combined)	22.449	4	5.612	4.814	.001
	Within Groups		612.004	525	1.166		
	Total		634.453	529			
30. Men and women doing the same job receive different salaries. * 99. Indicate your marital status:	Between Groups	(Combined)	1.996	4	.499	.497	.738
	Within Groups		526.902	525	1.004		
	Total		528.898	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
26. There are equal job opportunities for both men and women in the government sector. * Level of Education	Between Groups	(Combined)	2.296	1	2.296	1.628	.203
	Within Groups		744.951	528	1.411		
	Total		747.247	529			
27. There are equal job opportunities for both men and women in the private sector. * Level of Education	Between Groups	(Combined)	9.420	1	9.420	8.869	.003
	Within Groups		560.799	528	1.062		
	Total		570.219	529			
28. There is fair promotion to managerial positions for both men and women in the government sector. * Level of Education	Between Groups	(Combined)	7.353	1	7.353	5.092	.024
	Within Groups		762.393	528	1.444		
	Total		769.745	529			
29. There is fair promotion to managerial positions for both men and women in the private sector. * Level of Education	Between Groups	(Combined)	25.346	1	25.346	21.971	.000
	Within Groups		609.107	528	1.154		
	Total		634.453	529			
30. Men and women doing the same job receive different salaries. * Level of Education	Between Groups	(Combined)	8.843	1	8.843	8.978	.003
	Within Groups		520.055	528	.985		
	Total		528.898	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
31. Married women pay a higher proportion of tax than their husbands. * 99. Indicate your marital status.	Between Groups	(Combined)	8.233	4	2.058	2.548	.039
	Within Groups		424.086	525	.808		
	Total		432.319	529			
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs. * 99. Indicate your marital status:	Between Groups	(Combined)	7.906	4	1.976	1.443	.218
	Within Groups		718.970	525	1.369		
	Total		726.875	529			
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs. * 99. Indicate your marital status:	Between Groups	(Combined)	51.221	4	12.805	4.305	.002
	Within Groups		1561.498	525	2.974		
	Total		1612.719	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
31 Married women pay a higher proportion of tax than their husbands. * Number of Dependent Children	Between Groups	(Combined)	3.634	3	1.211	1.486	.217
	Within Groups		428.685	526	.815		
	Total		432.319	529			
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs. * Number of Dependent Children	Between Groups	(Combined)	8.982	3	2.994	2.194	.088
	Within Groups		717.893	526	1.365		
	Total		726.875	529			
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs. * Number of Dependent Children	Between Groups	(Combined)	25.504	3	8.501	2.817	.039
	Within Groups		1587.215	526	3.018		
	Total		1612.719	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
31. Married women pay a higher proportion of tax than their husbands. * Age	Between Groups	(Combined)	.027	1	.027	.033	.857
	Within Groups		432.292	528	.819		
	Total		432.319	529			
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs * Age	Between Groups	(Combined)	.095	1	.095	.069	.792
	Within Groups		726.780	528	1.376		
	Total		726.875	529			
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs. * Age	Between Groups	(Combined)	22.066	1	22.066	7.325	.007
	Within Groups		1590.653	528	3.013		
	Total		1612.719	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
31. Married women pay a higher proportion of tax than their husbands. * Level of Education	Between Groups	(Combined)	7.160	1	7.160	8.892	.003
	Within Groups		425.159	528	.805		
	Total		432.319	529			
32. There are jobs specially reserved for women in the government sector e.g. clerical jobs. * Level of Education	Between Groups	(Combined)	3.936	1	3.936	2.875	.091
	Within Groups		722.939	528	1.369		
	Total		726.875	529			
33. There are jobs specially reserved for women in the private sector e.g. clerical jobs. * Level of Education	Between Groups	(Combined)	.669	1	.669	.219	.640
	Within Groups		1612.050	528	3.053		
	Total		1612.719	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
70. Customers look down upon women owned businesses * 99. Indicate your marital status:	Between Groups	(Combined)	3.543	4	.886	.715	.582
	Within Groups		650.645	525	1.239		
	Total		654.189	529			
71. My male workers respect me as their employer * 99 Indicate your marital status:	Between Groups	(Combined)	3.091	4	.773	1.086	.362
	Within Groups		373.439	525	.711		
	Total		376.530	529			
72. Suppliers offer male entrepreneurs the same credit terms as women. * 99. Indicate your marital status:	Between Groups	(Combined)	5.745	4	1.436	1.911	.107
	Within Groups		394.672	525	.752		
	Total		400.417	529			
73. Bank officials give women the same treatment as men when applying for loans. * 99. Indicate your marital status:	Between Groups	(Combined)	7.331	4	1.833	2.505	.041
	Within Groups		384.148	525	.732		
	Total		391.479	529			
74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security. * 99. Indicate your marital status:	Between Groups	(Combined)	6.423	4	1.606	1.401	.232
	Within Groups		601.547	525	1.146		
	Total		607.970	529			
75. I have difficulties in becoming part of formal business organisations. * 99. Indicate your marital status.	Between Groups	(Combined)	5.776	4	1.444	1.249	.289
	Within Groups		607.169	525	1.157		
	Total		612.945	529			

ANOVA Table							
		Sum of Squares	df	Mean Square	F	Sig.	
70. Customers look down upon women owned businesses. * Age	Between Groups (Combined)	1.760	1	1.760	1.424	.233	
	Within Groups	652.429	528	1.236			
	Total	654.189	529				
71. My male workers respect me as their employer. * Age	Between Groups (Combined)	1.866	1	1.866	2.630	.105	
	Within Groups	374.664	528	.710			
	Total	376.530	529				
72. Suppliers offer male entrepreneurs the same credit terms as women. * Age	Between Groups (Combined)	1.772	1	1.772	2.347	.126	
	Within Groups	398.645	528	.755			
	Total	400.417	529				
73. Bank officials give women the same treatment as men when applying for loans. * Age	Between Groups (Combined)	.203	1	.203	.274	.601	
	Within Groups	391.276	528	.741			
	Total	391.479	529				
74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security. * Age	Between Groups (Combined)	22.068	1	22.068	19.887	.000	
	Within Groups	585.902	528	1.110			
	Total	607.970	529				
75. I have difficulties in becoming part of formal business organisations. * Age	Between Groups (Combined)	4.421	1	4.421	3.836	.051	
	Within Groups	608.524	528	1.153			
	Total	612.945	529				

ANOVA Table							
		Sum of Squares	df	Mean Square	F	Sig.	
70. Customers look down upon women owned businesses * Level of Education	Between Groups (Combined)	22.461	1	22.461	18.773	.000	
	Within Groups	631.728	528	1.196			
	Total	654.189	529				
71. My male workers respect me as their employer. * Level of Education	Between Groups (Combined)	1.299	1	1.299	1.827	.177	
	Within Groups	375.232	528	.711			
	Total	376.530	529				
72. Suppliers offer male entrepreneurs the same credit terms as women. * Level of Education	Between Groups (Combined)	.304	1	.304	.401	.527	
	Within Groups	400.113	528	.758			
	Total	400.417	529				
73. Bank officials give women the same treatment as men when applying for loans. * Level of Education	Between Groups (Combined)	.211	1	.211	.284	.594	
	Within Groups	391.269	528	.741			
	Total	391.479	529				
74. Women have problems of collateral more than men when applying for loans. e.g. lack of ownership of property in their names to offer banks as security. * Level of Education	Between Groups (Combined)	2.377	1	2.377	2.073	.151	
	Within Groups	605.593	528	1.147			
	Total	607.970	529				
75. I have difficulties in becoming part of formal business organisations. * Level of Education	Between Groups (Combined)	1.200	1	1.200	1.035	.309	
	Within Groups	611.746	528	1.159			
	Total	612.945	529				

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
66. I have easy access to established government networks. * 99. Indicate your marital status:	Between Groups	(Combined)	12.823	4	3.206	2.782	.026
	Within Groups		604.905	525	1.152		
	Total		617.728	529			
77. I can easily access private business networks. * 99. Indicate your marital status:	Between Groups	(Combined)	11.337	4	2.834	2.683	.031
	Within Groups		554.542	525	1.056		
	Total		565.879	529			
78. Male auditors have a negative attitude towards women running businesses. * 99. Indicate your marital status:	Between Groups	(Combined)	11.828	4	2.957	2.812	.025
	Within Groups		552.151	525	1.052		
	Total		563.979	529			
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners. * 99. Indicate your marital status:	Between Groups	(Combined)	2.081	4	.520	.542	.705
	Within Groups		503.466	525	.959		
	Total		505.547	529			
80. I have equal chances of getting business tenders as men. * 99. Indicate your marital status:	Between Groups	(Combined)	6.483	4	1.621	1.395	.234
	Within Groups		609.865	525	1.162		
	Total		616.347	529			

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
76. I have easy access to established government networks. * Age	Between Groups	(Combined)	6.563	1	6.563	5.670	.018
	Within Groups		611.165	528	1.158		
	Total		617.728	529			
77. I can easily access private business networks. * Age	Between Groups	(Combined)	1.871	1	1.871	1.751	.186
	Within Groups		564.008	528	1.068		
	Total		565.879	529			
78. Male auditors have a negative attitude towards women running businesses. * Age	Between Groups	(Combined)	1.799	1	1.799	1.690	.194
	Within Groups		562.180	528	1.065		
	Total		563.979	529			
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners. * Age	Between Groups	(Combined)	2.804	1	2.804	2.944	.087
	Within Groups		502.744	528	.952		
	Total		505.547	529			
80. I have equal chances of getting business tenders as men. * Age	Between Groups	(Combined)	.178	1	.178	.152	.696
	Within Groups		616.169	528	1.167		
	Total		616.347	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
76. I have easy access to established government networks. * Level of Education	Between Groups	(Combined)	2.967	1	2.967	2.548	.111
	Within Groups		614.761	528	1.164		
	Total		617.728	529			
77. I can easily access private business networks. * Level of Education	Between Groups	(Combined)	4.527	1	4.527	4.258	.040
	Within Groups		561.353	528	1.063		
	Total		565.879	529			
78. Male auditors have a negative attitude towards women running businesses. * Level of Education	Between Groups	(Combined)	1.013	1	1.013	.950	.330
	Within Groups		562.966	528	1.066		
	Total		563.979	529			
79. Some men entrepreneurs have accepted women entrepreneurs as equal business partners. * Level of Education	Between Groups	(Combined)	.296	1	.296	.310	.578
	Within Groups		505.251	528	.957		
	Total		505.547	529			
80. I have equal chances of getting business tenders as men. * Level of Education	Between Groups	(Combined)	5.160	1	5.160	4.458	.035
	Within Groups		611.187	528	1.158		
	Total		616.347	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction). * 99. Indicate your marital status:	Between Groups	(Combined)	29.863	4	7.466	5.525	.000
	Within Groups		709.450	525	1.351		
	Total		739.313	529			
82. My religion allows me to run my own business. * 99. Indicate your marital status:	Between Groups	(Combined)	1.179	4	.295	.370	.830
	Within Groups		417.766	525	.796		
	Total		418.945	529			
83. I was brought up to believe that men are better than women in business. * 99. Indicate your marital status:	Between Groups	(Combined)	6.323	4	1.581	1.031	.391
	Within Groups		804.847	525	1.533		
	Total		811.170	529			
84. My upbringing promoted my confidence to compete with men in business. * 99. Indicate your marital status:	Between Groups	(Combined)	3.206	4	.801	.684	.603
	Within Groups		614.726	525	1.171		
	Total		617.932	529			
85. Home duties interfere with the running of my business. * 99. Indicate your marital status:	Between Groups	(Combined)	6.374	4	1.593	.853	.492
	Within Groups		980.751	525	1.868		
	Total		987.125	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction). * Age	Between Groups	(Combined)	14.601	1	14.601	10.638	.001
	Within Groups		724.712	528	1.373		
	Total		739.313	529			
82. My religion allows me to run my own business. * Age	Between Groups	(Combined)	3.552	1	3.552	4.515	.034
	Within Groups		415.394	528	.787		
	Total		418.945	529			
83. I was brought up to believe that men are better than women in business. * Age	Between Groups	(Combined)	20.677	1	20.677	13.811	.000
	Within Groups		790.493	528	1.497		
	Total		811.170	529			
84. My upbringing promoted my confidence to compete with men in business. * Age	Between Groups	(Combined)	1.143	1	1.143	.979	.323
	Within Groups		616.789	528	1.168		
	Total		617.932	529			
85. Home duties interfere with the running of my business. * Age	Between Groups	(Combined)	4.998	1	4.998	2.687	.102
	Within Groups		982.126	528	1.860		
	Total		987.125	529			

ANOVA Table							
			Sum of Squares	Df	Mean Square	F	Sig.
81. Women entrepreneurs still find it difficult to enter male dominated business sectors (e.g. construction). * Level of Education	Between Groups	(Combined)	.388	1	.388	.277	.599
	Within Groups		738.926	528	1.399		
	Total		739.313	529			
82 My religion allows me to run my own business. * Level of Education	Between Groups	(Combined)	.370	1	.370	.467	.495
	Within Groups		418.575	528	.793		
	Total		418.945	529			
83. I was brought up to believe that men are better than women in business. * Level of Education	Between Groups	(Combined)	10.153	1	10.153	6.692	.010
	Within Groups		801.017	528	1.517		
	Total		811.170	529			
84. My upbringing promoted my confidence to compete with men in business. * Level of Education	Between Groups	(Combined)	5.064	1	5.064	4.362	.037
	Within Groups		612.868	528	1.161		
	Total		617.932	529			
85. Home duties interfere with the running of my business * Level of Education	Between Groups	(Combined)	4.876	1	4.876	2.621	.106
	Within Groups		982.248	528	1.860		
	Total		987.125	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
86 The HIV/AIDS disease has created an added burden to women entrepreneurs * 99. Indicate your marital status	Between Groups	(Combined)	1.532	4	.383	.398	.810
	Within Groups		505.079	525	.962		
	Total		506.611	529			
87 There are now support services (e.g. crèches) to enable women to operate their own businesses. * 99. Indicate your marital status.	Between Groups	(Combined)	1.645	4	.411	.640	.634
	Within Groups		337.308	525	.642		
	Total		338.953	529			
88. I registered my business without any legal problems. * 99. Indicate your marital status:	Between Groups	(Combined)	3.047	4	.762	.696	.595
	Within Groups		574.782	525	1.095		
	Total		577.828	529			
89. I can now own business property in my own name. * 99. Indicate your marital status:	Between Groups	(Combined)	1.127	4	.282	.669	.614
	Within Groups		221.144	525	.421		
	Total		222.272	529			
90. Amended laws have brought about equality between men and women entrepreneurs. * 99. Indicate your marital status:	Between Groups	(Combined)	1.891	4	.473	.757	.554
	Within Groups		327.922	525	.625		
	Total		329.813	529			
91 Married women still require their husbands to co-sign before they can get loans. * 99. Indicate your marital status:	Between Groups	(Combined)	19.591	4	4.898	3.008	.018
	Within Groups		854.954	525	1.628		
	Total		874.545	529			

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
86. The HIV/AIDS disease has created an added burden to women entrepreneurs. * Age	Between Groups	(Combined)	11.795	1	11.795	12.586	.000
	Within Groups		494.817	528	.937		
	Total		506.611	529			
87. There are now support services (e.g. crèches) to enable women to operate their own businesses. * Age	Between Groups	(Combined)	.788	1	.788	1.231	.268
	Within Groups		338.164	528	.640		
	Total		338.953	529			
88. I registered my business without any legal problems. * Age	Between Groups	(Combined)	.043	1	.043	.039	.844
	Within Groups		577.786	528	1.094		
	Total		577.828	529			
89 I can now own business property in my own name. * Age	Between Groups	(Combined)	7.265	1	7.265	17.841	.000
	Within Groups		215.007	528	.407		
	Total		222.272	529			
90. Amended laws have brought about equality between men and women entrepreneurs. * Age	Between Groups	(Combined)	7.567	1	7.567	12.398	.000
	Within Groups		322.246	528	.610		
	Total		329.813	529			
91 Married women still require their husbands to co-sign before they can get loans. * Age	Between Groups	(Combined)	1.405	1	1.405	.849	.357
	Within Groups		873.141	528	1.654		
	Total		874.545	529			

NOVA Table

			Sum Squares	of df	Mean Square	F	Sig.
86. The HIV/AIDS disease has created an added burden to women entrepreneurs. * Level of Education	Between Groups	(Combined)	.956	1	.956	.998	.318
	Within Groups		505.655	528	.958		
	Total		506.611	529			
87. There are now support services (e.g. crèches) to enable women to operate their own businesses. * Level of Education	Between Groups	(Combined)	.003	1	.003	.004	.950
	Within Groups		338.950	528	.642		
	Total		338.953	529			
88. I registered my business without any legal problems. * Level of Education	Between Groups	(Combined)	1.914	1	1.914	1.755	.186
	Within Groups		575.914	528	1.091		
	Total		577.828	529			
89. I can now own business property in my own name * Level of Education	Between Groups	(Combined)	.269	1	.269	.639	.424
	Within Groups		222.003	528	.420		
	Total		222.272	529			
90. Amended laws have brought about equality between men and women entrepreneurs. * Level of Education	Between Groups	(Combined)	3.225	1	3.225	5.214	.023
	Within Groups		326.588	528	.619		
	Total		329.813	529			
91. Married women still require their husbands to co-sign before they can get loans. * Level of Education	Between Groups	(Combined)	.087	1	.087	.053	.818
	Within Groups		874.458	528	1.656		
	Total		874.545	529			