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## Barriers to Women Entrepreneurship: Zimbabwe's Experience-Pre and Post Independence Eras

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### **Abstract:**

*Female entrepreneurs have always been at the receiving end of life since time immemorial. Attempts by most women to venture into lucrative areas of business have been hampered by socioeconomic barriers, most of them 'created and manufactured' by men, society and the colonial legacies both during the pre and post eras in Zimbabwe. The study focused on the barriers that have thwarted the growth and success of female owned enterprises. The major recommendation is that society's perception on women entrepreneurs needs to be re-engineered and renewed-to support in toto and remove social barriers that hinder entrepreneurship performance.*

**Keywords:** *Female entrepreneurs, entrepreneurial barriers, pre-colonial, post-colonial*

### **1. Introduction**

The majority of female –owned enterprises continue to remain under the umbrella of SMEs –a signal of problems of stagnation emanating from various impediments. Understanding the barriers facing female entrepreneurs is beneficial to females currently engaged in entrepreneurship, those aspiring and emerging female entrepreneurs, and policy makers. This understanding can lead to more supportive policies and programmes for female entrepreneurs. The current level of economic sabotage and effects of globalisation needs to view from a feminist perspective. While the constitution of Zimbabwe places equal opportunities and rights to both men and women, it is unfortunate that at the moment women entrepreneurs face more challenges and are exposed to more discriminatory tendencies both socially and economically. This paper is driven by feminist thinking and supports the view of women that it is too early to establish a levelled play field for many and women because the playing ground was not even from the onset ,as it was biased towards men than women. We have a passion for women entrepreneurs and we are concerned by the 'thousands' of obstacles mostly imposed by men and society on women entrepreneurs. This paper is an attempt to unveil the perceived truth of why a majority of women fail to make it to the top as compared to their male counterparts. When one reads literature on women entrepreneurs, especially in the small to medium enterprises, what emerges mostly is a devaluation of women attempts and always one finds women being portrayed as secondary, hence are put on a comparative basis with men. The study is being carried out against a background of unqualified myths by society on the performance of the women entrepreneur. We have been having *unstopping academic headache* on the issue of barriers women entrepreneurs face and how this can be resolved in order to enhance their participation and contribution to socioeconomic development. We need an answer to this question or answers to it: What are these barriers impeding on the performance of women entrepreneurs in Zimbabwe? What is the source and how can they be eradicated? As researchers, authors and writers we are indebted to our research careers and need to expose to surface this haunting experience faced by female entrepreneurs (FETRAPS). Public debate is necessary on this live matters and issues raised to reach in the ears of public policy makers. It is important to note that FETRAPS can contribute significantly to economic development in Africa, but their contribution has not been adequately studied and acknowledged.

### **2. Brief History on Women Entrepreneurs**

The last half-century has witnessed monumental changes for women as income earners (Smith-Hunter, 2006:1). Smith-Hunter (2006:1) cited Bragger (1996) and Buttner and Moore (1997) who emphasize that these changes included an influx of women into the mainstream labour market; the revolution of the women's movement and the civil rights movement, which propelled women into non-traditional roles; and the explosion in the number of women entrepreneurs particularly over the last two decades. This has given rise to countless writings informing the public as to the various factors of the seemingly never-ending kaleidoscope of women as entrepreneurs world-wide and Africa in particular.

Before Zimbabwe came into contact with the West, people were organized in a peculiar type of economic and social system, the unit of which was the agricultural village. The artisans/ entrepreneurs of those times would produce goods that a village would require for its growth. In many a case women's main task was in the home and on very rare occasions would there be found a woman owning an enterprise or shop.

The story of the Zimbabwean women entrepreneurs is full of ups and downs. Zimbabwean women entrepreneurs have been important partners of men in the development process since time immemorial. Women have been major actors in primary production and basic commodity exchange, especially, in areas where agriculture and small-scale enterprises formed the base of the local economy. While women entrepreneurs working as self-employed individuals' dates back to much earlier centuries (Oppedisano,2000; Boyd, 1996), their formalization as business owners or as a sector requiring their place and contribution to a country's gross national or domestic product has taken prominence primarily in the last three decades, and for some countries only in the past five years.

### 2.1. Pre-Independence Era

The exploitation of women in Zimbabwe has strong historical roots that were reinforced by contemporary legal codes, raising controversies and questions about historical continuity of the colonial and post colonial states. Thus, the colonial government together with cultural impediments, made it worse for women entrepreneurs, then, to come out of their shells and do something for their families. The general believe was that women were like children, were incompetent, inferior to their husbands and were objects of oppression, hence could not do anything apart from looking after children and doing households chores. Even after the Unilateral Declaration of Independence (UDI) for Rhodesia in 1965, the situation and environment for women entrepreneurs did not show any signs of change, in fact, things worsened.

The disbeliefs for African women of such modernization processes as commercialization of land, monetization of agriculture and land reforms became the major focus in the anti-development of women before 1980 (Mumbengegwi,1993). This possibly explains why women a decade down the line began to realize that they needed to start their own ventures and this required *cultural dissidents* to break the fear and the cultural barriers which were deliberately imposed by the patriarchal system and the perception of the colonialists in using women for petty jobs and continuously discriminate them .

### 2.2. General Conclusions on the Pre-Colonial Era

The political and legal conditions of a country have a strong bearing on the nature of economic involvement of women in a country. Prior to independence , the White Settler Government pursued racially motivated policies that effectively excluded the majority of blacks from ownership and control of the economy .The present state of underdevelopment of the indigenous and women private sector in particular is as much attributable to colonial, policies as to post colonial ones .Even with the change from a command economy to a free market one, there was generally lack of government enthusiasm in supporting women owned businesses and deregulating those policies that were disadvantaging the female entrepreneurs and even those aspiring to become one . One of the most oppressive and discriminatory Acts passed by the White Settler's government was the *Land Apportionment Act of 1930*. This is often cited as legislation that is largely behind and responsible for the underdevelopment of a black entrepreneurial class, especially women being the most affected victims (Raftopoulos and Moyo, 1994). This was a deliberate policy to keep the black business men and women as poor as possible and they would remain inferior to their white's counterparts. What a discriminatory and an oppressive system! This could be what angered Robert Mugabe led government and most black Africans especially Zimbabweans - yesterday, today and tomorrow.

Apart from the Land Apportionment Act of 1930, they were other legislations that were enacted basically to disadvantage the Black entrepreneur, and women were in most cases the victims-and these Acts were of cause directly meant to promote the minority business interests at the expense of the black majority.

### 2.3. Post-Colonial Zimbabwean Women Entrepreneurs

As is characteristic of former colonies the economy inherited by the Government of Zimbabwe had a number of socioeconomic inequalities and the people of Zimbabwe expected the government to address these disparities. A dilemma facing government in 1980 was how to address the disparities inherited without having to harm the fairly good economy already in place. Women accounted for more than 52% of the total population of Zimbabwe (CSO, 2009). Tichareva (2003) pointed out that the economic policies and political decisions that the Zimbabwean government adopted raised questions about whether the new Zimbabwe state was really new or an extension of the Rhodesian state, following developments that diverges from or simply builds on the political economy of Rhodesia. Jolly (1994) noted that the relationship between the colonial and the post colonial codes of engendered ethnicity was not just one of continuity or discontinuity. Jolly (1994) contended that in Southern Africa, the relations between the colonizer and colonized were often inscribed through the bodies of women. Missionaries and colonial administrators judged women as primarily responsible for the perceived depravity of African society (Schmidt, 1991). Thus colonialism, including Christianity and capitalism together with traditional patriarchal structure collaborated to control the behaviour of women was used as a general strategy to maintain control over indigenous African people and resources (Van Hook, 1994). This is how female entrepreneurs were subjugated and subordinated.

Available literature shows that, as a result of colonial and traditional pressures, entrepreneurship was generally not encouraged, especially for women. However a few blacks owned some retail shops in the townships and in rural areas. Various laws were used to restrict and prohibit enterprise development for the indigenous blacks. The colonial government deliberately discouraged and

marginalized the development of indigenous enterprises. Thus indigenous entrepreneurship among African entrepreneurs in Zimbabwean population did become a post-colonial phenomenon, especially among women.

#### 2.4. Economic and Social Issues of Women Entrepreneurs in Zimbabwe

The emergence of more women entrepreneurs into fields non-traditional to women appeared to be positive force in changing gender relations within Zimbabwean society. Although women were operating in male dominated economy, they were able to maintain independence from creditors, clients and employees and the viability of their businesses without seriously jeopardizing their autonomy. Many WOBs are related to the fields where women are comfortable based on their experiences in education, training, employment and the home. Zimbabwean women often demonstrate urgency and innovation in their approaches to entrepreneurship and working relations.

Apart from the difficulties encountered by women entrepreneurs before and after colonialism, women entrepreneurs has been growing from strength to strength and have managed to survive the economic turmoil, for example, that befell Zimbabwe from 1995 to date (2010). The prior hesitance by government to come up with clear policies on women entrepreneurs delayed history and of course. AA and gender policies have now provided a platform from which many women entrepreneurs have emerged successfully. Despite these scores the Zimbabwean women entrepreneur still faces barriers in their endeavours to grow. This phenomenon is not confined to Zimbabwe but it is an African disease.

#### 2.5. Obstacles Faced by Women Entrepreneurs

We do subscribe to the philosophy of indulgence on a subject matter. This paper is therefore on the major meant to determine the factors that inhibit entrepreneurial activity among women, taking into consideration the large contribution women entrepreneurs can make to their economies.

Richardson, Howarth and Finnegan (2004:82) commented that women entrepreneurs suffer from significant material constraints through to unhelpful attitudes arising from society's negative attitudes towards women in business. Women entrepreneurs often feel that they are victims of discrimination. This issue was also raised by Orhan (1999:2), who found that one of the most interesting issues with regard to women entrepreneurship is the different ways women are discriminated against in concealed and abstract ways. The table in the next page provides a condensed summary of the obstacles FEPRAs encounter.

Inequality of access to credit (difficult to obtain financing as a woman)	Wasilczuk and Zieba (2008:160); Van Vuuren and Groenewald (2007:273); Abor and Biekpe (2006:106); De Bruin <i>et al.</i> (2007:325);
Lack of business management skills	Kock (2008:103); Coleman (2007:315); Maas and Herrington (2006:41);
Inter-role conflict (work/home conflict)	Kock (2008:103); Ahl (2006:605); Bruni, Gherardi and Poggio (2004b:416); Winn (2004:148
Lack of business management skills	Kock (2008:103); Coleman (2007:315); Maas and Herrington (2006:41);
Lack of education and training (in general)	Coleman (2007:315); Botha (2006:146); Maas and Herrington (2006:41); McClelland <i>et al.</i> (2005:11)
Inhibiting laws and regulations (lower access to land, contractual rights- husband's consent or judge approval)	Ong (2008:1); Van Vuuren and Groenewald (2007:273); Maas and Herrington (2006:41); Baeva (2004:3); Welter (2004:214)
Family pressures (gender-role expectations)	Winn (2004:147); Bradley and Boles (2003:22); O'Neill and Viljoen (2001:39); Jalbert (2000:30);
Lack of self-confidence	Kock (2008:103); Greene <i>et al.</i> (2005:11); Bradley and Boles (2003:17); Minniti and Arenius (2003:16);
Risk averse (great fear of failure)	Kock (2008:103); Verwey (2006:1); Brindley (2005:153); Orhan (1999:6); Cliff (1998:523
Socio-cultural environment (lack of respect from male community and stereotype)	Van Vuuren and Groenewald (2007:273); Maas and Herrington (2006:41); Baeva (2004:3);
Isolation from business network	De Bruin <i>et al.</i> (2007:325); Manolova, Carter, Manev and Gyoshev (2007:411);
Lack of female role models	Mattis (2004:154); Matthews and Moser (1995:366); Lee-Gosselin and Gris� (1990:431)
Lack of timely business information	Kock (2008:103); Van Vuuren and Groenewald (2007:273); Bruni <i>et al.</i> (2004a:256);
Pressure of childcare	McClelland <i>et al.</i> (2005:11); Affholder and Box (2004:18); Winn (2004:147);

Table 1: Obstacles faced by women entrepreneurs

Source : Adapted from (refer to Meyer 2009; Kock, 2008; Lebakeng, 2008; Botha, 2006) and modified by M. Gwakwa and W. Chikukutu (2015)

### 3. Research Methodology

In order to get deeper into the phenomena of performance barriers, we opted to employ a phenomenological case-based study design. In the same endeavour, it was prudent to dwell more on in-depth interviews so that we could get first hand information about women's living experiences. It was indeed useful and aided in getting close to accurate of the results, the obstacles that they are currently experiencing and their support and development needs.

It is also important to state that the literature studied provided valuable insight into the identification of aspects influencing women entrepreneurship. The major thrust on reviewing literature was to get deep insights on similar studies and this aided my positioning of the challenges faced by women entrepreneurs all over the world and not only in the context of Zimbabwe.

#### 3.1. Population and Sampling Approaches

The target population of this study was micro-, small and medium-sized women-owned businesses in Zimbabwe –Bulawayo Metropolitan. A judgmental sample was used, by means of a snowball sampling technique, to identify female-owned enterprises that participated in this study. We used three well known entrepreneurs as informants and identified other potential women-owned businesses for inclusion in the sample.

#### 3.2. Data Collection

Data was collected through in-depth interviews held at the premises of these women entrepreneurs. In terms of data analysis-content analysis was mainly adopted in analysing data obtained from in-depth interviews. The object of (qualitative) content analysis can be all sort of recorded communication (transcripts of interviews, discourses, protocols of observations, video tapes, documents ...). Content analysis analyzes not only the manifest content of the material—as its name may suggest. Becker and Lissmann (1973) have differentiated levels of content: themes and main ideas of the text as primary content; context information as latent content. The analysis of formal aspects of the material belongs to its aims as well. Thus, content analysis of the study into women's entrepreneurship resulted in the development of an analytical framework where categories and clusters of variables of female entrepreneurship were identified. Qualitative content analysis defines itself within this framework as an approach of empirical, methodological controlled analysis of texts within their context of communication, following content analytical rules and step by step models, without rash quantification. Content analysis of a qualitative study allowed the integration of quantitative steps in the data analysis.

### 4. Results from Interviews Carried from Ten Women Entrepreneurs

Several barriers that have hindered the success of women entrepreneurs in Zimbabwe emerged from the study. In general, the reasons for the low growth for women entrepreneurs in Sub-Saharan Africa can be attributed to economic, cultural and social dynamics he table below provides an in-depth insight of what the women entrepreneurs regard as barriers to their businesses. The results of the study on business impediments pointed long fingers at access to finance (100%), country politics (100%) and limited markets (69%) as major hindrance to growth. Country politics was talk of the day by many respondents even after the interview, although characterised by fear. The women generally complained about the current lending mechanisms (loan ceilings and collateral demands) used by micro-lending institutions and banks as not geared towards enhancing the lives of the women entrepreneurs.

Below are some comments coming directly from the respondents:

'You have to wear a bunch of moustache to quickly access a loan from our banks...'

'I visited my bank a thousand times and they were always telling me to check tomorrow...'

'We need collateral mum...We need collateral mum- was their slogan until I abandoned them...'

'We offer loans to entrepreneurs who have been in business for a minimum of five years...'

'Your husband has to authorise you to get the loan...but I told them I am a divorcee but they continued to insist...'

Because micro-enterprises cannot take loans beyond a certain limited size, they are bound to take repeated loans and try to grow 'horizontally' by diversifying their businesses and engaging themselves in multiple small-scale businesses (Stevenson and Onge, 2005). The following comment also supports the results of the study: 'The financial institutions are sceptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that woman's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).

More than 70% of the participants also complained that government policy was not in their favour as they always talk about indigenization forgetting to create specific programs for women. The discussion on this subject matter was not received with much enthusiasm as they felt this was sensitive. One woman commented, 'Let's burry this one and proceed to the next question...' This was the general sentiment by more than 50% of the participants.

All participants agreed that they faced the challenge of lack of markets for the products of women entrepreneurs. This can be attributed to lack of marketing skills –thus the issue of training became apparent. The implication also of lack of market could be attributed to quality issues as there is competition between the women entrepreneurs and men and also the Chinese who dump their products in the country bringing tough challenges to upcoming businesses such as those owned by women. According to Zabludovsky (2001), women think the challenges they face depend not only on their training and their own attitude, but also on overcoming cultural and organizational barriers that are linked to the gender –based social-cultural structure in our societies. The indication from the study shows that the issue of gender and gender policies needs serious attention, otherwise women will remain as second class citizens

forever. The blame goes to the pre and post colonial governments for reinforcing gender differences. Other barriers such as women working against women, weak structures, technology and lack of support structures were mentioned as equally disturbing by the majority of the women entrepreneurs in their responses to questions raised.

#### 4.1. Results of the Obstacles Facing Women Entrepreneurs

Women entrepreneurs between 1990 and today faced many challenges chief among are market problems, cultural barriers, finance, subordination by male counterparts, lack of government support, infrastructure problems and many more.

Obstacles	Frequency	Percentage
Cultural barriers	7	70%
Financial limitations(Banks resistance to support women endeavours)	10	100%
Inter-role conflict	5	50%
Lack of female role models	5	50%
Subordination by male counter-parts	7	70%
Risk adverse (great fear of failure)	3	30%
Pressure of childcare	3	30%
Lack of government support	8	80%
Infrastructural challenges	9	90%
Inhibiting laws and regulations	8	80%
Isolation from business network	6	60%

Table 2: Obstacles faced

The major hindrance hampering success for women entrepreneurs is (Financial limitations-100%, Infrastructural challenges-90%, Inhibiting laws and regulations and lack of government support -80%). While government appear to be doing well in terms of supporting women in business the greatest challenge is the reach-out. It is only a few privileged networks who access funds-suggesting some political games could be on play. The low rated barriers included pressure of child care-30%, fear of failure -30%). On the low rated factor, it is clear that the women entrepreneur is now able to employ Child carers so called 'Maids' in Zimbabwe and also that women have become more courageous, sometimes more than their male counterparts.

#### 5. Recommendations

In developing women entrepreneurship, both the government and the private sector should be committed in actively developing partnerships with the women entrepreneurs. The knowledge of organisations established specifically to support the women entrepreneur is very crucial in the development of women entrepreneurship. Most women entrepreneurs lack information and this is a great disservice to them.

Most women entrepreneurs are quite vulnerable and are found within the domain of the so called informal sector, which means that special attention must be given to a regulatory environment that encourages growth and links with markets and industries in the formal sector. There is a high need for government to revisit its policies on promoting indigenous women entrepreneurs. In this endeavour, government must tailor make its policies in line with the needs of the women entrepreneurs. In other words de-gendering and disaggregation of the policies that specify women entrepreneurs is necessary.

The nature of work and skills required in traditional female occupations has been systematically obscured and understated by routine bureaucratic mechanisms of job definition (Jackson, 1991). The socio-cultural environment that women work reinforces the inequitable division of labour and gendered acquisition of skills. I therefore recommend that recognition of women's skills in entrepreneurship ventures will allow for the development of vocational theory that considers women's needs.

Banks should be persuaded to provide finance to women entrepreneurs. The issue of calling for collateral security should be discarded and government step in as a guarantor for women entrepreneurs who wants to access loans for development. Ofcourse, such banks promoting women entrepreneurs should be given incentives to encourage them to further their efforts. Women should then get both technical and practical assistance in making use of the borrowed loans. After all, women pay back their loans better than man. On the same note women should be taught how to produce viable business proposals and an understanding of the requirements to access loans.

One of the major hindrances identified from the women entrepreneurs was their lack of appreciation of networks and affiliation to associations. We feel strongly that social capital is as good as economic capital and therefore notes that female entrepreneurs should be encouraged to be members of at least one association in order to create business networks that are meaningful and productive. They are encouraged to get more information from, say EMPRETEC and other institutions for details. The networks provide access to capital, connections, socioeconomic status, and the education and training of an individual.

Government and non-governmental organisations in Zimbabwe should undertake a range of initiatives to develop women entrepreneurs. Giving free slots on national radio and television and print media for women entrepreneurship nurturing should be government's mandate.

## 6. Conclusion

The study contributes in a smaller way, to the commonwealth of knowledge on women entrepreneurship. Importantly, the study acknowledges that there has been, arguably a death of research adopting feminist perspective in Zimbabwe and Bulawayo in particular-as a criterion of research into the broader phenomenon of female entrepreneurship. Much has not been said about barriers faced by women entrepreneurs and more so how these barriers can be dealt with in order to enhance and capacitate female owned enterprises.

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