

Zimbabwe Women Business Owners: Survival Strategies and Implications for Growth

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This qualitative research focuses on Zimbabwe women entrepreneurs and was carried out during a period of economic turbulence in the country. At the time of the study the women had survived the turbulent business environment and the obstacles of patriarchy. The main observation made is that the female entrepreneurs were strong in entrepreneurial competence but are faced with obstacles that make it difficult for them to grow their businesses. Surveys of small businesses in Zimbabwe have reported a high participation of women. This entrepreneurial ability has been confirmed by the present study. But, on average, female-owned businesses perform much worse than male-owned businesses. Also, the changes in the Zimbabwe business environment seemed to have had a more negative impact on female than male-owned businesses.

INTRODUCTION

Researchers argue that a person's early socialisation can significantly affect that person's level of confidence, achievement motivation and even ability to take risk. A gendered conclusion arrived at is that patriarchy negatively affects women's self-confidence, attitude towards success, and achievement motivation. Differences between male entrepreneurs and female entrepreneurs have been found in respect to skill and background characteristics, especially in education and work business experience (Hisrich and Brush 1986; Smith-Hunter, 2006). The entrepreneurship process construct helped define the individuals investigated in this study in which an entrepreneur has been taken to be someone who has started or purchased a small business, and is still leading the business she started or purchased as in the Becherer and Maurer (1997) study.

In many countries successful female entrepreneurship is seen as a positive but rare phenomenon. It therefore makes sense to develop a deeper understanding of these role models with a view to benefitting from what they have to offer. With the many issues cited by researchers about women entrepreneurs how some women have managed to achieve success is an area of research interest.

Awareness of women entrepreneurs' vital contribution to the economy has led to a number of studies looking at women's entrepreneurial ventures. There is a general agreement among entrepreneurship researchers that, relative to men, women entrepreneurs travel a tougher road to success (Allen and Truman, 1993; Smith-Hunter 2006). This has resulted in recommendations about the issues to be addressed in developing female entrepreneurship. To this extent a range of female entrepreneurship development models have been proposed. Most of these initiatives have focused on helping women to start up their own businesses and have considered the barriers women face (Bennet and Richardson, 2005).

Recent research shows 40 to 50 percent of enterprises in developing countries are owned and run by women (Schlein, 2008). Surveys of micro and small businesses show a high participation of women in business in Zimbabwe (McPherson 1998). This makes female entrepreneurs important participants in Zimbabwe's small business sector. Despite the high growth in the number of female owned businesses and their impact on society and the economy there are few studies researching female business owners (Brush, 1992).

Most of the research on female entrepreneurship that has been done was conducted in developed countries and very little research has been carried out in developing countries, (Lerner, et al., 1997). The few reports on African women entrepreneurs highlight the predicament of these entrepreneurs, (Smith-Hunter, 2006).

Many women who venture into the so-called man's world often find their way blocked by discrimination and laws that are stacked against them. In Africa failure of economic structures to provide viable sources of income for women often causes them to embrace the world of entrepreneurship, thus relying on their own initiatives to develop a business enterprise (Radhakishim, C. 2000). Far less is known about the specific group of women who are formalizing and growing their businesses beyond survival level.

Zimbabwe is unique in the African region in that it has been experiencing significant structural changes in its economy. Women in Zimbabwe are an interesting group to study. Firstly, systemic prejudice and discriminatory laws, policies, financial constraints, years of neglect social-culturally, educationally and legislatively have severely handicapped women in terms of business and technical skills, access to resources and vital information relating to business. Secondly, their status has been changing with adjustments to socio-cultural and legislative practices. Thirdly, Zimbabwean women have demonstrated an unusually high involvement in small businesses. But there is no comprehensive information on how these women operate their businesses. Although there have been some studies of small businesses in Zimbabwe, none has provided rich qualitative data of female entrepreneurs. This study will make a contribution towards filling that information gap.

This research seeks to provide insights about women entrepreneurs in Zimbabwe. Studying women business owners in Zimbabwe guided by the following specific objectives will carry out this general objective:

- To establish the influence of the environment on entrepreneur behaviour

- To establish the motivation of Zimbabwe women business owners

- To explain the behaviours and management practices of Zimbabwean women business owners

- To explain the entrepreneurial processes of Zimbabwean women business owners

LITERATURE REVIEW

Gartner (1988) defines entrepreneurship as the creation of new ventures, and the entrepreneurs as the creators of new ventures. At the centre of the entrepreneurial process, is the person who is influenced by the context in which the process takes place. In his model for new venture creation, Gartner (1985) argues that the entrepreneurial process is a complex and multidimensional phenomenon. Individuals with expertise are a key element of the new venture, the new venture is an organisational entity and the new venture is not instantaneously produced, but evolves over time. The new venture is seen in the context of its environment from where it seeks its resources and in which it competes in the marketplace.

Entrepreneurship research suggests some generic characteristics and behaviours of entrepreneurs, (Collin and Moore 1970; Zapalska 1997; Mills, 2003; Anthony and Horne, 2007). Entrepreneurial behaviour is seen as a function of some environmental factors (Kao, 1989, Rutashobya, 1995; Clark, 2004; Baker and Nelson, 2005). Entrepreneur behaviors and decisions are a function of the entrepreneur's skills, experience, and values (Chrisman, et al., 1998), and the environment in which the firm is operating. In studying management practice in small firms, the role of the entrepreneur is critical (Berry 1998).

Today, women in advanced market economies are said to own more than 25 percent of all businesses, with women-owned businesses in Africa, Asia, Eastern Europe and Latin America growing rapidly (Jalbert, 2000; De Bowman, 2000; Grasmuck and Espinal, 2000; Moghadam, 2005). Overall, the global literature provides mounting evidence that business ownership by women is on the rise and is a vibrant and growing trend worldwide (Instituto APOYO, 2000; NFWBO, 2000; Weiks and Seiler, 2001). Dismal economic conditions, high unemployment rates, spikes in divorce rates and the number of unmarried women, as well as the perpetual discrimination against women in the mainstream labor market are propelling women into alternative employment opportunities – such as the field of entrepreneurship (Moore and Buttner, 1997; Riethof, 2004; Benavot, 1989).

Women entrepreneurs are not a homogenous group, even when the analysis takes place while keeping geographical context constant, that is – looking at a particular country. That homogeneity is further shattered when the analysis is done across countries. Cultural and social patterns prescribe the characteristics of women entrepreneurs worldwide. Women entrepreneurs worldwide are shown to be mainly concentrated in the services industry, are on average between 40-45 years old, married with approximately 2-3 children, have primarily a college education, have been in business for approximately 10-15 years and have 10–20 employees (Smith-Hunter, 2006).

Obstacles that women entrepreneurs face worldwide include: a lack of financial capital, inadequate human capital potential, lack of adequate network structures, especially one lacking in access to international networks and stifling government policies (Jalbert, 2000, Bitler et al, 2001). Creating educational tactics for improving women's human capital potential is fundamental for entrepreneurial growth and an essential component for producing an able crop of women who can enter and survive in the entrepreneurial world. Finally, access to financial capital is seen as a major criterion for this previously mentioned entrance and survival.

The connection to an international network structure is a necessary ingredient for women entrepreneurs to grow and prosper as legitimate concerns that must now compete in the global marketplace on an individual level, business ownership provides women with the financial dependence that offers numerous tangential opportunities. On a national level, having

approximately fifty percent of any nation's economy earning an income is said to be critical to the prosperity of a country's economy. On a global level, having an increased number of women working will serve to change the face of world economies today, whether the work is taking place in the mainstream labor market or in entrepreneurial ventures.

One approach that has been used to help small businesses grow proposes a combination of at least four necessary ingredients: motivation, abilities, ideas, and resources (Gibb and Ritchie, 1982; Richardson, et. al., 2004; Bennet and Richardson, 2005). In an effort to understand the Zimbabwe women entrepreneurs, these ingredients guided the qualitative investigation of this paper.

RESEARCH METHODOLOGY

The objective of this qualitative research is to provide insights on women entrepreneurs in Zimbabwe. The researcher has taken the position that the entrepreneurial phenomenon will be studied in a context. The context is the Zimbabwe business environment, constituting for this study the entrepreneurial environment. The researcher will focus on meanings and interpretations, (Miles and Huberman, 1994), and will watch and interact with entrepreneurs in their territories (Bygrave and Hofer, 1992).

The qualitative approach adopted here is Hill and McGowan's (1999), which is based on the assumption that the only reality is that actually constructed by individuals involved in the research situation. Entrepreneurship theory suggested the evidence that needed to be gathered to provide the required insights. The case study design guided data gathering. In discussing case designs Yin (1994) distinguishes between single and multiple case designs and Stake (2000) classifies types of case studies as intrinsic, instrumental and collective instrumental. Stake's explanation of an instrumental case that it is a case examined to provide insight into an issue spells out the specific role of the cases studied in this research. But because several instrumental cases will be used it becomes a collective case design. A multiple case design is when the same study contains more than a single case. Each entrepreneur will be the subject of an individual case study and the study as a whole will use a multiple case design (Yin, 1994).

The investigation was conducted using case studies of female business owners operating clothing manufacturing firms in Zimbabwe. Although Zimbabwe's female small business owners are found in a broad range of industries, there is a high participation of females in the clothing manufacturing industry. Also, the clothing industry has been significantly affected by changes in the business environment. It was mainly for these two reasons that the sector was considered appropriate for this study. Selection of cases was guided by the need to get usable data and accessibility. All the cases were chosen from Harare, the capital city of Zimbabwe. The high level of economic activity and diversity of industries make Harare a preferred location for most studies in business.

Data for this study was collected through a field study. Data was collected from seven female small business owners via face-to-face interviews. A data collection instrument in the form of an interview guide was used to collect data about each case. The design of the interview guide followed the ingredients of successful entrepreneurship proposed in the studies cited earlier. The interview guide was kept flexible to allow the capturing of rich qualitative data in an effort to understand the Zimbabwe women entrepreneurs.

The interviews were semi-structured, that is, the interviewer mostly followed the women entrepreneurs' articulation of their thoughts. The in-depth interview allowed the capture of the

details needed for the qualitative analysis without requiring contact over a prolonged period of time with the participant (Shabbir and Gregorio, 1996). In this study the use of in-depth interviews enabled the researcher to gain insights and understanding of the personal and sensitive topics.

RESULTS

Seven cases of female business owners operating clothing manufacturing businesses were studied. At the time of the study all the cases had survived the first critical years of small businesses. The mortality of small businesses in general is high, particularly in the first three years of operation, and the odds for survival improve as the firm grows older (Baumbach, 1983). In the sense that continuation of business activities can be taken as a criterion for success (Littunen, e. al., 1998), all the firms in the study can be considered successful.

What follows is a case by case presentation of the qualitative information that was unearthed by the study. Although there are findings that run through all the cases an effort has been made to maintain flexibility in data presentation to preserve the originality of the qualitative data. The themes column guided the investigation and contains conclusions based on what the entrepreneurs actually said. The findings column includes as far as is feasible the actual words used by the entrepreneurs. As can be seen in the presentation, each case is unique and some cases have more comprehensive details than others. This is to be expected in a study that does not attempt to influence outcomes to fit into an inflexible predetermined model as doing so would have compromised to richness of the qualitative findings.

Case 1 owns a sportswear manufacturing business that, at the time of the study had witnessed steady growth in employment and investment. The entrepreneur believes business activities have to be planned, having said the following in discussing how she runs her business, “We accept that we cannot do everything overnight. We systematically work towards something and we do one thing at a time”. Table 1 is a summary of Case 1 findings

**TABLE 1
CASE 1 FINDINGS**

Theme	Findings
Process	Conscious decision, left organizational employment
Motivation	To exploit identified opportunity
Prior business experience	No managerial experience, had functional operative experience
Basis of Managerial competence	On the job learning
Major challenges	Limited resources, environmental turbulence
Business philosophy	Plan, Systematically work towards a goal. Do one thing at a time
Aspirations	Wishes for continued survival of the firm
Explanations for success	Hard work, ability to learn
Self assessed core competences	Good problem solving skills, strong drive to see the venture succeed

Before starting her business Case 1 had been a merchandiser for a clothing manufacturer of the lines she subsequently ventured into. By going into business Case 1 became a competitor to her former employers. Case 1 went into business after identifying an opportunity in that her employers were failing to satisfy the demand for swimwear. She is a trained designer. She has had to learn business as a business owner. Case 1 enjoys being an entrepreneur and has never regretted going into business. Case 1 has no specific gender preference for employees. She said the male female ratio of the employees is a reflection of the distribution of skills between the sexes. The recruitment process starts with employees being informed to invite qualified people they know to attend an interview. The interview includes a practical test and selection is on merit.

The firm has three managerial positions, the managing director, factory manager and general manager. Employees have the required technical skills as the recruitment process includes testing for such skills. Workers are encouraged to contribute to the manufacturing of the garment, but do not give any input on garment design. Roles in the firm are clearly spelt out with the owner responsible for the direction of the firm. Case 1 believes the business environment is very hostile. She cited foreign currency shortages, rising costs and the increase in regulations as challenges in the environment. She believes she is very good at problem solving. She said in the turbulent economic environment in which she was operating it was very important to read what is happening, anticipate the future and try to avoid being caught up in the turmoil. Case 1 scans and monitors the environment resulting in her having a good knowledge of the environment.

Despite the fact that Case 1 firm has grown, the entrepreneur believes it is not wise to expand in the current unpredictable business environment. She believes business is a challenge, and individual challenges are the order of the day. She gave examples of routine challenges as getting fabric on time, and dealing with changing regulations. An interesting observation was that Case 1 is a very analytic entrepreneur. She is aware of what is happening in the market environment and has developed performance indicators that help her judge her relative performance.

The business philosophy of Case 1 is that whatever the firm embarks on has to be gradual. She expressed sentiments on the firm's equipment, which she said was old. Her self-assessed entrepreneur competence is the strong drive to see the venture succeed. This is coupled with the ability to read the market in order to establish needs. The entrepreneur believes she is now good at management, although she had to learn on the job. Case 1 would like to see continued survival of the firm and her immediate goal is to remain operational. Expansion is least on her list of priorities.

Case 2 owns a clothing manufacturing firm specializing in Batik designs. The firm grew rapidly in the first two years of establishing and, at the time of the study, had been growing steadily. This entrepreneur said she leads with direction as she knows where she wants to go and believes that business should be given time to develop. The findings are summarized in Table 2.

Case 2 was a schoolteacher before going into business. She was trained to teach fashion and fabrics. She went into business after noticing that she had a talent in clothes designing and realising that there was an opportunity in clothing manufacture. Before formally establishing the business Case 2 operated from home, working alone with one domestic sewing machine. At the time of the study the firm had grown in level of investment and number of employees. Case 2 has won several business awards, locally and regionally. Case 2 views the business environment as very tough and changing, citing high prices, shortages and negative publicity as the main adverse factors in the environment. She believes she has put a lot of effort into her business. She

TABLE 2
CASE 2 FINDINGS

Theme	Findings
Process	Left professional job to go into business.
Motivation	To use unearthed talent
Prior business experience	No business experience, high school teacher
Basis of Managerial competence	On the job learning, formal business management courses,
Major challenges	Tough environment, getting finance, society's low opinion of women
Business philosophy	Lead with direction, Know where you want to go, Give the business time to develop, Be truthful,
Aspirations	To see the business grow
Explanations for success	Has put a lot of effort into the business, is committed to the business, strong need to see the business continue to survive and grow, hard work, product quality, spousal support, heavy networking
Self assessed competences	Clarity of purpose, hard worker,
Needs	Financial support, equipment, access to information, training
Recommendations	Support programs should educate women on what business is about, provide business management training, teach women how to access information, Women need to realize that there are no handouts in business

said she is truthful and works well with her husband who she said has given her the support she needs.

Case 2 said running the business has not been easy and believes the business has reached its present status through the owner's commitment, hard work, and product uniqueness. The strong need to see the venture grow and hard work, and ability to identify market trends and develop products to meet the needs are the owner's personal attributes that Case 2 says have contributed to the success of the business. She said she is good at developing products that are unique. She rates herself as a competent manager who leads with direction, as she is clear of where she wants to go.

Case 2 has some policies and systems in place. The firm has a formal structure and defined management positions. Recruitment at the firm is done through using employment agents, as Case 2 believes that method ensures she gets professionals into her firm. The entrepreneur believes in recruiting professionally and offers in-house training. Case 2 strongly believes in training her employees. She said she has never had a problem with the quality of her products, has never had rejects or returns from the market. According to Case 2, the firm has expertise in employees who are good at marketing, are trained to offer superior customer service and are highly productive. Case 2 said the employees feel they are part of the organization and give an input in how to make the garment. Self-assessed firm characteristics include that the firm is deriving a big advantage from its competent human resource base.

Case 2 has been financed through both debt and equity. "Getting finance is a major problem if you are a woman. Convincing the banker that you know is a problem and I did not have

collateral security. People underrate women. They judge a book by its cover. I have good product designs but I need machinery. I have registered for various government assistance programmes but I don't know how these funds are being distributed. If only I could get the machinery I would do wonders," said Case 2. High cost of production was also cited as a problem, prompting Case 2 to conclude that the firm needs leading edge production equipment.

In explaining her experience as an entrepreneur Case 2, "One needs a lot of determination. There are no handouts in business. I have welcomed competition because it allows me to show my uniqueness. I have been operating at feasible levels. As for the machinery issue, I am still waiting for government assistance. I do not have the foreign currency to import. Lines of credit have been cut. With the other problems, when it comes to business matters, I am tough. My husband is even softer than me. I prefer to employ men. I have an open door policy with my employees. I insist on truthfulness. I am fair but very firm. I believe I know what I want and I lead with direction."

Case 2 suggested that the government should make funds available to women. She advised that any support programmes targeting female business owners should teach women how to access information and educate them on what business is all about and how to run businesses well, as she had experienced problems in these areas herself. She has developed herself through attending business management courses, travels a lot, attends trade fairs and is a member of several small business and women's organisations.

Case 2 emphasized that she is systematic in her planning and is patient with her business. She said running a business was not easy and that business had to be allowed time to develop. Her goal was to keep growing the business. She said her business was doing well. Case 2 has a vision for her business. In discussing the firm's vision Case 2 said, "I want my clothing firm to be the biggest in Africa". The firm has shown potential to grow but the owner is happy to wait for the growth to take place, claiming to give her business a chance to grow.

Case 3 owns a clothing-manufacturing firm that at the time of the study had faced quality problems, and had been caught up in the financial sector problems that were being experienced in Zimbabwe. Despite early growth, at the time of the study the firm was on the verge of collapse with almost all the machines then held by creditors after failing to meet its obligations.

TABLE 3
CASE 3 FINDINGS

Theme	Findings
Process	Left organizational employment to start own business
Motivation	Financial freedom
Prior business experience	No business operational or management experience, Business graduate
Basis of Managerial competence	Learn on the job,
Major challenges	Resistance from family, financial constraints, limited technical knowledge
Business philosophy	Do not give up
Aspirations	To see the business survive
Explanations for success	Hard work, perseverance
Advice	Develop technical knowhow

Case 3 is a business studies graduate who knew next to nothing about clothing manufacture at the time of going into business. She has had to learn on the job. Case 3 had always wanted to go into business. She had a conviction that going into business would allow her to make money and she wanted the financial freedom associated with having a lot of money. Both her parents were schoolteachers and Case 3 had experienced a life of meager income, as is the case with teachers in Zimbabwe. When she decided to go into business she went against the wishes of her parents, who had expected her to find secure employment and rise within organizational ranks. At the time of going into business, Case 3 had a vision to be one of the leading clothing manufacturers in Zimbabwe.

Although her husband did not directly discourage her from going into business, her decision to do so sometimes brought tension in the family. Case 3 said that at one stage, when she was really struggling to keep the business going, her husband suggested that they run separate budgets, with each person planning his or her own income. Case 3 believes the biggest benefit she has derived from her business is what she called financial freedom. Although the firm is currently threatened with closure, Case 3 is hopeful the situation will improve and allow her to enjoy the fruits of business ownership.

The firm developed from a part time activity Case 3 was engaged in while still employed by the then Department of Taxes in the Ministry of Finance. With this arrangement, Case 3 would ask some dressmakers to make women's clothes that she would then sell. She used the proceeds to buy one domestic sewing machine and then started making some clothes with the help of one employee, and operating from home. As orders increased, Case 3 moved to rented accommodation to make the business more formal. Case 3 said her business has had serious financial constraints, although she admits that the firm has received significant support from the banks and suppliers. The firm has a history of failing to service debts and is a bad debtor for one of the leading commercial banks. This record has made it difficult for the firm to open accounts with reputable banks. At the time of the study the firm's bank had been caught up in the financial reforms taking place in Zimbabwe, and has been placed under curatorship, an arrangement that implied that Case 3 and other investors could not access their funds for some time.

Case 3 said she has a broad plan for her business. She said she really feels stretched by the running around she has to do, and now plans to streamline operations once the firm's assets have been released by the creditors. Case 3 business experience shows the importance of technical expertise in the area of business.

Case 4 runs a firm that was born out of a failed partnership firm that manufactured canvas products. At the time of the study Case 4 had witnessed changes in the Zimbabwe business environment and believed that the turbulent economic environment in which businesses were operating made planning meaningless.

Case 4 decided to go into business because she was unhappy with what she was earning as an employee. At the time of going into business, Case 4 did not have any business training, having trained to teach home economics. She had left her teaching job to work for a manufacturer of canvas products. Case 4 said after twelve years as a tailor she knew enough, and had saved enough to start a business similar to her employer's. Case 4 believes that she knows enough to keep the business running, is capable of running the business, and has no interest in any further managerial training.

TABLE 4
CASE 4 FINDINGS

Theme	Findings
Process	Pushed into entrepreneurship by low remuneration from paid job.
Prior business experience	Product knowledge, no business management training
Basis of Managerial competence	Experience
Major challenges	Problems with the partnership arrangement, economic environment challenges
Business philosophy	Develop a good reputation,
Aspirations	Business survival
Explanations for success	Product knowledge, good reputation, capability to run the business, hard work

Case 4 said she is a hard worker, and believes it is her hard work that has created a good reputation for her. She has set policies to guide her in decision-making. These include recruitment policy and customer payment terms. All the employees were trained within the firm and they are perceived to be loyal to the firm. The owner believes all she needs from her employees is loyalty and hard work. She does not employ females, as she believes her type of work is too heavy for females.

Case 4 said all she is aiming for is for her business to survive and is not aiming at expansion. Having a range of product lines, according to Case 4, is a way of spreading risk to ensure survival. In addition to having that strong drive to see the venture succeed, this entrepreneur rates herself as a hard worker, an attribute she believes has contributed a lot to her business. The entrepreneur perceives the operating environment to be currently very challenging. She views the firm to be adequately funded, and she has not seen the need to borrow. While the firm has no access to low cost production inputs, Case 4 does not see this as a problem as she said she passes the cost on to the customer. This entrepreneur said she adopts a relaxed approach to running her business generally guided by the need to keep the firm running.

Case 5 owns a clothing-manufacturing firm that has had to lay off employees after initial expansion. The entrepreneur blames it all on economic environment turbulence, inadequate funding and lack of support from her spouse.

Case 5 is a former school teacher, who went into business because she was not happy with the teacher's salary. Case 5 could not get a loan from the banks since she had no collateral security. Case 5 has received technical training has received training from one of the leading clothing retailers in Zimbabwe to prepare her to supply cut-make and trim products to the store. Case 5 said she can now make almost anything in the ladies wear range. According to Case 5, her business is not adequately funded. She is sitting on big orders but has no money. For big orders, she has resorted to factoring of her debts. Asked about how she had dealt with the financial problems she had been facing, she said a relative had offered her collateral security. So she had received a loan and was also factoring her debts.

Case 5 said her husband had a very negative attitude towards her business and was not at all supportive of her efforts. She said this had been a major set back. She went further to say that if her husband had not been laid off, he would have frustrated her efforts to a point where perhaps she would have been forced to choose between her marriage and her business. "What made me

where I am is because he was retrenched. Now he accepts the business as it has been the source of income for the family, but he is still not supportive”, she said.

**TABLE 5
CASE 5 FINDINGS**

Theme	Findings
Process	Left professional job to start own business
Motivation	Financial prospects
Prior business experience	No business experience, junior school teacher
Basis of Managerial competence	Technical training by business partner,
Major challenges	Inadequate funding, lack of collateral, lack of spousal support, frustration by spouse, environmental turbulence
Business philosophy	Have policies in place to guide day to day operations, make sure to get the job done
Aspirations	To see the venture succeed
Explanations for success	Creativity in product design, hard work, perseverance, strong will to see the venture succeed, luck
Self assessed competences	Good organizing skills, strong drive to see the venture succeed

Case 5 perceived the operating environment as progressively getting more challenging. She said she had a strong drive to see the venture succeed. She said she was very creative in product development. Self-assessed entrepreneurial competence was a strong drive to see the venture succeed and creative product development. And self-assessed management ability is good organizing skills.

Case 6 is an entrepreneur who would like her business to grow but is not pushing for growth that growth. Table 6 summarizes the findings. Before going into business Case 6 was a geography teacher, but had a love for fashion and fabrics. She used to design her own clothes, and admirers of her clothes would place orders with her. She would work on the orders in the evening and during weekends. This brought in extra income for her. A family member encouraged Case 6 to go into business on a more formal basis and helped her secure a bank loan. She used the money to formalize business operations.

Case 6 said her business had benefitted from a network of supportive family relations including a supportive spouse, and support from satisfied customers. Case 6 said she was comfortable with word of mouth advertising by customers. She said her firm had not embarked on formalized marketing because of capacity limitations. She said she did not want to fail to deliver. The firm gets calls from existing and new customers and works on those orders. Case 6 recruits employees through personal recommendations. She believes in giving females a chance although she is of the opinion that men worked harder.

TABLE 6
CASE 6 FINDINGS

Theme	Findings
Process	Persuaded to leave professional job by earnings potential of business ownership
Motivation	Pulled by the potential
Prior business experience	No business experience, High school teacher
Basis of Managerial competence	On the job learning, patience
Major challenges	Environmental turbulence, inadequate finance, the heavy demands of pursuing flexibility.
Business philosophy	Be genuine and truthful, Always deliver, be patient with customers, adopt a positive attitude to life, be flexible, grab opportunities
Aspirations	See the business survive and possibly expand but will not push for expansion
Explanations for success	Conviction that there is always a way of dealing with challenges, flexibility
Self assessed competences	Strong organizing skills, self confidence, being optimistic.

Case 6 assessed the economic environment as very unstable and challenging. She cited rising costs as a major problem. She explained that transport costs, and salaries were costs that she was not in a position to control. Case 6 said she has had to learn business operations as she went on. She had learnt to be genuine in her dealings with customers. She said she was patient with her customers. "Don't be artificial, be yourself", she said. Case 6 listed the needs of her business as including additional equipment and bigger operating premises.

Case 6 said she did not believe in resigning to the challenges in the environment, and emphasized the need to find a way to survive in the situation. She said she believed there was always a way forward. Her philosophy was to see opportunities and grab them, looking for alternatives, and tapping other opportunities. She said the hard times were opening up people's minds. She stressed the importance of adopting a positive attitude to life. When faced with challenges Case 6 believes there is always a way out.

When asked to state what she wanted to achieve from her business Case 6 said she wanted to expand. She said, although expansion is desirable, she would not really push for it. She is comfortable with the firm's performance and places her health at the top of her priority list. Major challenges she has had to deal with include the running around she has to do to meet requests from existing and potential customers. She said her business is very flexible but that flexibility is very demanding. Another challenge she has faced is the unpredictability of customers. After investing time and effort into an order, the customer can make a last minute cancellation of the order, and dealing with this situation is very demanding emotionally. But she knows she has to continue, as she does not believe in giving up. She said she would not push such customers; she accepts the customer's decision and moves on. Self-assessed competences include strong organizing ability, self-confidence and the ability to look for alternatives.

Case 7 owns a clothing-manufacturing firm, that, at the time of the study, was struggling for survival. Table 7 summarizes the findings. Case 7 worked as a nurse and a part-time insurance sales representative before starting her business. She went into business after she had lost her full-time job as a nurse and also wanted “to earn more”. She attempted different types of businesses before settling for a clothing manufacturing business. Case 7 says her business was established after a period of operating as an agent. She would go out to companies looking for orders, and upon getting the order, would subcontract it to a third person to make and she would deliver. When the orders became more frequent and bigger, she decided to set up her own factory. Case 7 chose her type of business because she thought it was easy to run.

TABLE 7
CASE 7 FINDINGS

Theme	Findings
Process	From informal income generating projects to full time business ownership.
Motivation	Pulled into business activities by the potential to supplement income from formal employment. Pushed into full time entrepreneurship by unemployment
Prior business experience	No managerial experience, Nurse by profession
Basis of Managerial competence	On the job learning
Major challenges	Frustrating business environment, negative societal attitudes towards women business owners, inadequate funding, lack of collateral, weak managerial skills
Business philosophy	Quick decision making,
Aspirations	Keep the business open, plan to grow the business
Explanations for success	Maximizing on what she has. Holding on to existing customers.
Self assessed competence	Strong desire to see the venture succeed

The firm is located in a factory shell complex in Harare. She wants her business to grow, as she believes it has the potential to grow. She indicated that operating a business was not easy and said she was working hard to try to improve her business. She was confident her business would survive. Case 7 assessed the environment as tough and frustrating with rising prices, increase in competition, and a rise in crime rate. She believes some of the problems she had faced were to do with her being a woman. She said, “Bank and friends are afraid to give you their money because you might fail. Many people do not take you seriously just because you are a woman.” Other problems cited were customers not honouring debts, competition and inadequate finance. Case 7 has responded to major challenges through quick decision making and holding on to her major customer. She also believes she has been lucky and works hard being convinced of the potential of the business. Case 7’s self assessed entrepreneur competence is the strong drive to see the venture succeed but is disappointed that the venture is not doing well. In terms of managerial competence the entrepreneur admitted that she needed to improve her managerial skills.

DISCUSSION AND CONCLUSION

The study shows that the entrepreneur process of the cases was generally gradual with women moving from paid organizational employment. All the entrepreneurs in the study had high school education, and most had qualifications in the traditional professions of teaching and nursing. These professional qualifications among the entrepreneurs are probably a reflection of the opportunities open to women in Zimbabwe. The female business owners generally lacked business training and experience but still went on to establish businesses. All the entrepreneurs in the study said at the time they went into business they did not have education and work experience that had prepared them for running business.

The background of the entrepreneurs in this study is typical of what has been established through studies of female business owners that the majority of women business owners come from professional areas, have had some tertiary education, and only begin to obtain business experience from their own business (Lerner and Almor, 2002). The lack of business education did not stop the women from getting into business and from developing businesses that had survived beyond the first few years.

The women in this study went into business for the possibility of making more money for the family, making business a livelihood strategy. Salaried employment did not give the women satisfactory remuneration, and this is particularly so considering the fact that teaching and nursing are not highly paying jobs in Zimbabwe. This study's finding that the women went into business for the money is contrary to results of research in other, especially developed countries, that women are motivated to become entrepreneurs for family related life-style reasons and are less motivated by wealth creation (DeMartino and Barbato, 2002).

Although entrepreneurship is considered a career that can offer a degree of flexibility that some other careers do not offer, (Hodgetts and Kuratko, 1995), this study did not find flexibility to be of significance to the female business owners. Asked to contrast running one's business and being employed, the women in the study indicated that business is tougher and more challenging but also more rewarding. Case 3 called the autonomy brought about by the woman's significant financial contribution to the family, 'financial freedom'. In a way the rewards of business ownership include improving one's status, and in a society where women are still struggling to improve their status this objective can be expected.

All the business owners, except the Case 7 had stable forms of income and could have existed without their business. Even with the Case 7, while she was still employed as a nurse, she used to operate informally buying and selling clothes. It was through informal business activities to augment income that the entrepreneurs realized an opportunity of generating more if they established formal businesses.

Although economic necessity has pushed the females into business, there is also a pull factor associated with the rewards of business ownership for Zimbabwean women. This is about status. A combination of push and pull factors has been found in explaining the motivations of women to start business (Orham and Scott, 2001). The studies that have established flexibility as a motivation for going into business, have found that women are using entrepreneurship as a flexible career choice to enable them to manage family obligations, (DeMartino and Barbato, 2002).

In Zimbabwe, it has been found that going into business brings more responsibilities and actually increases women's work burden (Hellmich, et al., 1999). If the reasons given by the female entrepreneurs for wanting more money are considered, it can be concluded that the

women were motivated by family needs in that the income earned was considered necessary for the family, and is used to meet family needs. Buttner (1993) found that while men and women business owners possess similarities, women are influenced and motivated more by family needs and men by economic motives.

With the exception of the owner of Case 3 none of the women entrepreneurs was unhappy with the nature of their prior business jobs, what they were unhappy about was the remuneration. This finding is contrary to Brush (1992) who established through a review of literature that a high proportion of women are motivated by dissatisfaction with current employment because of limited opportunities for advancement and non-compatibility with other aspects of their life.

All the cases perceived the environment to be turbulent. In this environment, firm survival was seen to be under continuous threat. In describing the environment Case 2 said, "The environment is now very tough. Things are changing so much. High prices, raw material shortages, lack of foreign currency to buy inputs, and negative publicity that has impacted negatively on tourists who are our major customers. There are a lot of bad changes". The other six cases in this study shared similar sentiments and described the environment as hostile to business.

Also stressed was the problem of financing the business. In terms of societal attitudes, the case entrepreneurs said they had experienced problems in getting assistance from financial institutions as they lacked collateral security and had to work hard to persuade the financiers to support them. The political environment was cited by F1 and F2. The entrepreneurs are aware of the source of hostility in the business environment. There was a general feeling of frustration with the environment but also a strong will to soldier on and not give up.

The Zimbabwe business environment as perceived by the business owners is hostile and is continually changing. So entrepreneurs adopt methods of running their businesses that they perceive to be the most appropriate for the environment. Despite the perceived environmental hostility, all the case entrepreneurs saw opportunities in the environment. None of the entrepreneurs had lost hope; they were all convinced their firms had a chance of doing well. Although it is tough to run businesses in Zimbabwe, it is still possible to run sustainable businesses. This finding is consistent with the nature of entrepreneurship. The entrepreneurial personality can live with challenges.

The women entrepreneurs said they would keep working hard and keep searching for opportunities. Case 2 was very articulate of her response to the environment, "One needs a lot of determination. There are no handouts in business. Business comes from far." The other cases shared a similar view that they simply had to fight it out as business people. All the entrepreneurs said because of the rapid changes in the environment, they have resorted to the use of short term plans and a short term focus on survival.

In discussing the response to the perceived negative societal attitude towards female business owners, the interviewees did not believe in feeling sorry for themselves. They said the onus is on themselves as female business owners to prove their worth. They also believed in lobbying for support. Cases 1, 2 and 7 were members of Women in Business (WIB), a voluntary organization of Zimbabwe women business owners. Where the entrepreneurs felt the environment was too dominant like in the case of high cost of borrowing, the entrepreneurs would accept that the situation is tough but would try to go on.

Lohmann (1998) found through a study of small business owners in Hawaii that entrepreneurs will find ways to move on in spite of an anti-business environment. This same observation has been made in the current study. All the entrepreneurs indicated their wish to continue. Honig

(1998) found in a study of Jamaican entrepreneurs that despite inhospitable environments, growth in employment in the informal and small business sector continued to be the most vibrant components of labor markets in developing countries.

An interesting finding of this study is the entrepreneurs' way of dealing with society's negative attitude towards females. Again there was consistency across cases in that all the entrepreneurs have resolved not to give up. They all challenged society's perception of females as less competent than males and explained that they have dealt with the situation, not through feeling sorry for themselves but through proving their worth and fighting their way through. They have all had to deal with this problem and a shared approach was challenging the negative societal perceptions by dealing with each case as it arose. They warned against the danger of working on assumptions.

But two interesting observations were made about the perceived role played by men in the women's lives. First, most of these women prefer to employ men rather than women in their businesses. Ironically, they generally argue that men are better workers than women. While this may be an experientially based argument, it is a stance that perpetuates the societal attitudes the women claim to be fighting. Second, the women acknowledged the importance of spousal support. This may be interpreted to mean that, naturally, men and women need each other. But it may be a reflection of the women's lack of confidence in themselves.

These businesswomen may actually hold stereotyped views of other women. This is not surprising as these entrepreneurs are part of a society that has a low opinion of women. But it has policy implications. The women have to believe they have what it takes to succeed in business. But that belief needs to be anchored in a general acknowledgement of competences of females. And this has to be reflected in non-discriminatory business practices by all, including the female entrepreneurs.

While the female entrepreneurs acknowledge societal attitudes towards females in general, they do not allow this perception to drive them out of business. They take it as an opportunity to prove that they are capable. This is a positive observation. This attitude should be reflected in women's business practices that reveal determination and ability to grow their firms.

Strong desire to see the venture succeed is an attribute shared by the entire owner managers studied. Discussing the feasibility of seeing the venture succeed in the current environment, all the cases highlighted the need to be able to work out the way forward and none of the cases indicated that they would simply accept the situation. The pattern that emerged in this study concerning entrepreneurial competences is that all the case entrepreneurs have a strong desire to see the venture succeed, are hard working, have an ability to look for opportunities, and are good at problem solving. This finding is not surprising given that the case entrepreneurs all founded the firms they are managing thereby proving their ability to enterprise.

All the cases perceive themselves as being skilled in problem solving, and explained that problem solving was a daily activity in running a business. None of the case entrepreneurs is interested in getting assistance in running their firms and they are generally reluctant to delegate decision making. This may be one the female entrepreneurs' weaknesses in management. In management theory, delegation is one important practice that enables work to be done. Failure to delegate is, clearly, failure to get work done.

On delegation, all said they did not delegate enough. They admitted they had too much work because of failure to delegate. They explained the limited delegation with reference to what needed to be done and the best person to do it. The entrepreneurs believed in their abilities so much that they could not entrust significant aspects of their organizations' responsibilities to

other people. Only cases 3 and 6 were concerned about the limited delegation as they indicated they were overworked. Case 5 believes strongly that she is good at organizing, and does not delegate much but knows she can get the job done.

Case 7 indicated that she had chosen her line of business because she thought it was easy to run, but she was finding running a business quite difficult. She expressed the need to attend management courses. It can be inferred that Case 7 believed she had low managerial competence. Case 1 believes she is now good at management although she had to learn on the job. Case 2 rates herself as a good manager who leads with direction as she is clear of where she wants to go.

Case 3 self assessed managerial competence is that she is good at getting the organization running smoothly. She believes in her organizing ability, and effective resource allocation. She believes she needs to improve her delegation as she tends to overload herself. Case 3 has a degree in business studies but she said, "When I started this business I knew nothing about running a business. What I learnt at university has little significance to what I am doing now". A business studies degree provides management concepts. Case 3 has obviously failed to apply that knowledge in managing her business. This raises questions about the type of business education offered.

A similarity across all the cases was that they all acknowledged the importance of knowledge of management and they also all indicated that they have had to learn on the job. All the cases said they were good at organizing and it was because of their organizing ability that they had managed to put together structures to allow the running of their firms. They all said they make effective use of resources at their disposal. While none of the case entrepreneurs admitted to needing assistance in running their firms, Cases 7 and 5 said they would like to attend management courses.

Case 2 gave insights about supporting women business owners when she said, "People who work with women business owners should teach women how to access information and educate them on what business is all about and teach them how to run businesses well". But Case 2 would not be drawn into specifying who these people were. A misconception of these entrepreneurs is that someone should look for them and give them knowledge. It should be the prerogative of the entrepreneurs to be proactive and seek the assistance that they need.

It can be concluded that although the entrepreneurs in the study had demonstrated strong entrepreneurial competence through successfully establishing firms some assessed themselves to be weak in some areas of management. Other research has found that that women believe that they have weak financial skills, average marketing and operating skills, and that their main strengths are idea generation and dealing with people (Hisrich and Brush, 1984). It is necessary for these women to correct this managerial shortfall by seeking training in the areas in which they are weak.

Cases 1 and 2 indicated they had attended short business management courses. Managerial competence in a small business entrepreneur may be an outcome of training and/or on-the-job experience. While learning on-the-job is inevitable once one is in business, appropriate training programmes are required to complement the learning from experience. Learning on the job does have some benefits, but on its own, it is inadequate. Suitable small business management training programmes are necessary. Not surprising, a finding of this study is that those who are just managing from experience expressed a need to attend courses. This implies that the entrepreneurs are aware that they do not have very strong managerial competence.

Entrepreneurs see endurance and hard work as their key success ingredients. The entrepreneurs in this study believe they are hard working and are also prepared to face challenges. These are strong attributes that need to be complimented by professional management. That way the hard work will yield better results. All the cases assessed themselves as being good at organizing as evidenced by their ability to keep their firms running. The organizing implied is more on the administrative side of business than the strategic determination of relationships in the business.

Cross case similarities are found in the perceived resource limitations, especially regarding finance, of the case firms studied. From the experiences of the women in the study, one way of overcoming the barriers to accessing finance is getting spouse or family support. Case 2 said she got that support from her husband and was very happy with that and suggested that all women business owners should learn to work well with their spouses. Case 5 indicated that she did not receive support from her husband and said this had been a big disappointment to her. This observation about the need for spousal support raises the question of whether the business owners could not stand on their own. Two of the married entrepreneurs used collateral security provided by their spouses.

With Case 5, the husband was said not to be supportive. She said, "My biggest drawback has been my husband. He is not at all supportive of my efforts and has a very negative attitude towards my business." Case 5 believes that if her husband had not been retrenched he would have frustrated her efforts to a point where she would have had to choose between her marriage and the business. Retrenchment was said to have led him to accept the business for the economic benefits it was bringing to the family but, according to Case 5, he is still not supportive.

Zimbabwe's female entrepreneurs who need support from banks and other providers of assistance. Most small business owners suffer from a scarcity of resources (Gundry and Welsh, 2001). That the entrepreneurs had problems accessing finance is consistent with Still and Timms (2000) observation that Australian female business owners suffered limited access to debt and equity finance. This is so for three reasons; women's relative lack of equity, relative lack of collateral and attitudes that discriminate against women. The study found that the female entrepreneurs perceive bank officials as discriminating against them. Cases 2 and 7 indicated that banks did not take them seriously because they were women. This finding supports Baden et al (1999) who found that institutional practices and entrenched social values mean that despite Government's broad commitments to gender equality women in Zimbabwe remain disadvantaged.

Within the gender and finance literature it has been found that in many cases, family homes have been used to guarantee loans and this requires domestic partner consent. Carter and Rosa (1998) found in a study of the financing of male and female entrepreneurs that it was only in a few instances that domestic partners had not been informed of the guarantee and these few cases were male-owned businesses. In the current study none of the women held title to the family home. Case 5 had to rely on friends to guarantee loans and she had problems securing finance using this arrangement as, according to her, the friends were concerned about the risk they would expose themselves to through offering the guarantee. The finding that collateral and/or guarantees are a problem for female business owners in Zimbabwe is important as it has policy implications in terms of creating an enabling environment.

The main observation made is that the female entrepreneurs were strong in entrepreneurial competence but are faced with obstacles that make it difficult for them to grow their businesses. Surveys of small businesses in Zimbabwe have reported a high participation of women. This

entrepreneurial ability has been confirmed by the present study. But, on average, female-owned businesses perform much worse than male-owned businesses (McPherson, 1991). Also, the changes in the Zimbabwe business environment seemed to have had a more negative impact on female than male-owned businesses (Hellmich et al., 1999). Although not quite conclusive without a comparative study, there is reasonable evidence from this study that the women may be the poorer managers.

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