

Women entrepreneurship challenges and prospects for the future. A Case of Harare

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Abstract-Women entrepreneurship has been hailed for its importance in the socio-economic development of societies. However, the success of women entrepreneurship is still very low as compared to their male counterparts. Hence the study sought to investigate the challenges and prospects of women entrepreneurship in Zimbabwe so as to find out how best women entrepreneurship can be perpetuated in the country. The research employed a survey of registered women businesses in Harare. Data was collected from the women entrepreneurs using self-administered questionnaires. It was then analysed using mean, scores, percentages and standard deviations. Findings from the study indicated that women entrepreneurship in Zimbabwe is mainly hindered by lack of access to financial resources, shortage of raw materials, inadequate education, poor infrastructure, persistent inflation and shortage of foreign currency, gender discrimination, family commitments, and lack of government support. It however revealed that opportunities for enhanced entrepreneurship in the country include rapid advances in ICT, increased regional economic integration, increased support from developmental organisations and higher education among women in Zimbabwe. Hence the research recommended useful policies to undermine the challenges and take advantage of the opportunities in order to improve women entrepreneurship in Zimbabwe.

Keywords: entrepreneurship, socio economic development, economic integration etc.

I. INTRODUCTION

Women entrepreneurship has cascaded to be among the major drivers of socio-economic development and poverty alleviation in many countries across the globe. This is concurred by the Global Entrepreneurship Monitor [1] highlighting the importance of women in enhancing productivity and growth in both developed and developing nations. Kapinga and Montero [2] also say that women entrepreneurship has contributed immensely to job creation, innovation and wealth creation across various economies. The importance of women entrepreneurship has also been demonstrated in many studies, among them Verheul, Carree, and Thurik [3] who found a positive correlation between involvement of women in entrepreneurship and economic performance at country as well as regional levels. In addition, women entrepreneurship has been credited for its usefulness in income generation and poverty alleviation in marginalised and poor societies [4].

This thus underscores the importance of exploring the concept of entrepreneurship and how it should be

Rudhumbu, du Plessis and Maphosa [5] state that women entrepreneurship has witnessed a significant growth over the last two decades. In line with Cantwell (2014) in the United States women now own more than 30% of private businesses in the country. These businesses employ more than 14.5 million people and generate at least US\$1.2 trillion in revenue every year according to the United States of America Census. Nsengimana [6] reveals that women-owned businesses occupy more than 40% of all private businesses in China, with at least 1 107 of them being registered companies on stock exchange. In Africa women entrepreneurs play a very crucial role in poverty alleviation and socio-economic development. This is supported by a study carried out by Berger[7] which indicated that in 2016 women entrepreneurs contributed US\$250-300 billion to economic growth in the African continent. According to the Harvard University Center for African Studies of 2020 the African country with the largest percentage of women entrepreneurs is Ghana with 44%, followed by Cape Verde with 43% and Rwanda having 41% of all businesses being owned by women. The success of women entrepreneurship in Ghana has been

attributed to a long history of supporting women entrepreneurial venture along with legislative reform to reduce gender discrimination in all spheres of life. In South Africa women own 38% of businesses in the country. South African female entrepreneurs has rated themselves as more hardworking than their male counterparts, despite a myriad of challenges including gender discrimination, outdated cultural beliefs and limited access to capital [4].

In Zimbabwe the Finscope Report [8] on micro, small and medium enterprises revealed that 53% of the MSMEs in the country are owned by women. Charuma¹, Nyoni and Kapepa (2021) state that traditional Zimbabwean culture considers women to belong to the home where they concentrate on providing for the family and taking care of the home. Also, socio-cultural beliefs which consider women to be weak and unfit for leadership and managerial roles have played down on the involvement of women in entrepreneurial activities in the country. However, Zimbabwe started witnessing a significant rise in female entrepreneurship soon after independence in 1980 when many women would engage in informal cross border trade in South Africa and the region (Ndofirepi, 2016). In the early 1990s the Economic and Structural Adjustment Programme (ESAP), an economic programme designed to private and liberalise the economy resulted in unprecedented loss of employment among the male population [9]. This forced many women to engage in entrepreneurship to assist in taking care of their families.

In addition, a number of legislative reforms including the Legal Age of Majority Act of 1982, the Administration of Estate Act (1997), Education Act (2004), Labour Act (Chapter 28:01) and Domestic Violence Act (2007) have contributed have resulted in women being afforded equal status in property ownership, education and employment [9]. In addition, government policy such as the National Gender Policy [10] have continued to step up efforts to enhance women entrepreneurship through microfinance services and training. As a result, the country has seen more and more women entering into entrepreneurship across various sectors such as agriculture, mining, manufacturing and retailing. However, despite their increased involvement in entrepreneurship, the success of women entrepreneurship continues to be somewhat subdued. The majority of the businesses continue to be in the informal sector and agriculture as depicted by the

Labour Survey Report 2014 which indicated that only 12.5% of women-owned businesses operate in non-farming sectors [11]. This thus underscores the need to understand the current challenges and prospects of women entrepreneurship in Zimbabwe, focusing on the manufacturing sector.

II. OBJECTIVES

The main objective of the study was to investigate the challenges and prospects of women entrepreneurship in Zimbabwe, focusing on the manufacturing sector in Harare. The specific objectives of the study were;

- To understand the challenges facing women entrepreneurs in Harare
- To ascertain the opportunities for women entrepreneurship in Zimbabwe
- To describe the key success factors women entrepreneurship in Zimbabwe
- To find out about the what should be done in order to enhance women entrepreneurship in Zimbabwe

III. LITERATURE REVIEW

Several studies have shown that women entrepreneurship success is hindered by a complex amalgamation of micro and macro factors. These include lack of sufficient financial resources, lack of personal assets, stereotyping, lack of confidence, lack of education and training, lack of institutional support and poor marketing strategies.[12] [13] According to Ali and Ali women still face challenges accessing capital because most lending institutions require collateral.[14] This is especially a challenge since a sizeable proportion of women do not have high valued personal assets. Rudhumbu [15] say that women are marginalised and stereotyped as not being able to run businesses in a professional manner. This results in some including customers and suppliers being reluctant to deal with women-owned businesses. Research has also revealed that due to poor education and training women face challenges applying for capital, marketing their businesses and instituting prudent leadership and managerial practices.[16]

At the same time, patriarchal belief systems have been blamed as a major barrier to women entrepreneurship success. Traditional beliefs which subordinate men to women have negative effects on women self-efficacy,

leadership experience and the ability of women to freely express themselves [17]. In addition, women are expected to belong to the home where they concentrate on taking care of the family and making sure that the home is tidy and clean [18]. As a result they face prejudice when they decide to actively participate in economic activities. This is supported by a number of studies among them, Majenga and Mashenene [19] which found lack of family support to be a key challenge affecting the success of women in business. In the same vein, women find it very difficult to balance these family roles with the requirements of entrepreneurship, which on its own is a full-time profession [17].

Furthermore, the legal and regulatory framework in a country has important ramifications for women entrepreneurship. Rudhumbu [5] state that lack of support from government through policies that reduce gender discrimination, improving access to education and training as well as access to financial resources for women is very detrimental to the success of women entrepreneurship. In the same vein, policies that make it hard for SMEs to register and formalise are also barriers to women entrepreneurship success since most women businesses are in the SMEs sector [20]. Thus, the government and other stakeholders can play an instrumental role in enhancing the success women in starting and running their own businesses. This is seconded by the International Center for Research on Women of 2019 indicating that increased support from developmental organisations have played a very instrumental role in enhancing women entrepreneurship in developing countries[21]. Developmental institutions, in collaboration with microfinance institutions are taking concrete measures to support women businesses including providing access to financial resources and training in entrepreneurship, business development and management[22]. Such efforts, if perpetuated have a potential to significantly ease some of the major challenges affecting women entrepreneurs.

IV. METHODOLOGY

The research adopted a pragmatist view owing to the need to combine quantitative and qualitative techniques in fully answering the research questions. A survey research strategy was adopted focusing on the Harare metropolitan province. This was in order to come up with objective research findings that could be generalised across the entire province. The

population of the study involved 32 711 registered women entrepreneurs in Harare as they had the relevant experience to provide insights towards the research questions. The figure for the study population was taken from the Finscope Survey for MSMEs (2012). A simple sampling technique was used so as to come up with the sample for the study. This was so as to reduce sampling bias. The sample size was calculated using the Raosoft Sample Size Calculator, an online technique for calculating the same size at 95% confidence interval, 5% margin of error and 50% expected response rate. This yielded a sample 379 respondents. A sampling frame was obtained from the Small and Medium Enterprise Development Corporation (SMEDCO). The potential respondents were issued with a self-administered questionnaire with closed questions. The self-administered questionnaire was very efficient in saving time and financial resources in collecting data from many respondents at the same time. The questionnaire data was presented in tables and charts to allow for easier illustration of the results. The data was analysed using percentages, mean scores and standard deviations were so as to efficiently summarise the data showing points of agreement and disagreement among the respondents. Standard deviations were used in order to determine the extent to which the mean score results represented the views of the majority of the respondents.

V. RESULTS AND ANALYSIS

Out of the 379 questionnaires send 302 were returned, representing a 79.2% response rate. Table 1 below show the demographic characteristics of the women who took part in the study.

Table 1: Demographic characteristics of respondents

		Frequency	%
Age	20-30 years	64	21.2
	31-40 years	108	35.8
	41-50 years	85	28.1
	50 and more years	45	14.9
Education level	O/A level	42	13.9
	Certificate	46	15.2
	Diploma	59	19.5
	Degree	93	30.8
	Postgraduate degree	62	20.6

		Frequency	%
Marital Status	Single never married	34	11.3
	Married	115	38.1
	Divorced	85	28.1
	Widowed	68	22.5
Age of business	5-7 years	47	15.6
	7-10 years	66	21.9
	10-15 years	81	26.8
	15-20 years	58	19.2
	Above 20 years	50	16.5

Source: Questionnaire data

Table 1 above shows that 21.2% of the women entrepreneurs who participated in the study were aged 20-30 years, 35.8% were aged 31 and 40 years, 28.1% were aged 41 and 50 years and 14.9% were above 50 years old. The results also indicated that 13.9% of the women entrepreneurs had O/A level, 15.2% had certificates, 19.5% had diplomas, 30.8% had degrees and 20.6% had postgraduate degrees as their highest academic qualifications. Hence the majority of the women entrepreneurs who took part in the study were highly educated.

In terms of marital status 11.3% were single (never married), 28.1% were divorced, 38.1 were married and 22.5% were widowed. The results of the study thus indicated that the largest proportion of the respondents were married, followed by those who were divorced and those who were widowed. Regarding age of the businesses the findings showed that 15.5% of the businesses had been running for 5-7 years, 21.9% for 7-10 years, 26.8% for 10-15 years, 19.2% for 15-20 years and 16.5% for more than 20 years. These findings indicated that the majority of the business had been in operation for at least 10 years.

The research went on to collect information about the sector in which the respondents operate in. Table 2 indicates the results.

Table 2: Industries of the women entrepreneurs

Industry/Sector	Frequency	Percentage
Agriculture	18	6.0%
Wholesale and retail	61	20.2%
Manufacturing	14	4.6%
Energy and construction	24	7.9%

Education, sport and culture	38	12.6%
Beauty, Art and Entertainment	49	16.2%
Accommodation and food activities	40	13.3%
Transport	33	10.9%
Financial and Professional services	25	8.3%
Total	311	100

Source: Questionnaire data

Table 2 shows that 6% of the respondents operated in the agricultural sector, 20.2% in the wholesale and retail sector, 4.6% in the manufacturing sector, 7.9% in the energy and construction sector and 12.6% in the education, sport and culture sector. The results also indicated that 16.2% of the women entrepreneurs were in the beauty, art and entertainment sector, 16.2% in the beauty, art and entertainment sector, 13.3% in the accommodation and food activities sector, 10.9% in the transport sector and 8.3% in the financial and professional services sector. These results indicated that the largest proportion of the respondents operated in the wholesale and retail sector, followed by those who were in the beauty, art and entertainment sector, those in the accommodation and food activities sector and those in the education, sport and culture sector.

Challenges facing women entrepreneurs in Zimbabwe

Questionnaire respondents were asked to show their agreement level concerning a number of statements about the challenges they are facing in running their businesses. Mean scores and standard deviations were obtained from their responses. A mean below 2.5 meant that the majority of the respondents were in disagreement while that above 2.5 meant that the majority agreed with the statements. Table 3 shows the means and standard deviations obtained from the responses.

Table 3: Challenges facing women entrepreneurs in Harare

	Mean	Std. Dev
Shortage of financial resources	4.48	1.57
Shortage of raw materials	3.14	1.71
Lack of managerial experience	2.37	2.10
Inadequate education	3.12	1.67
Family commitments	3.37	1.01
Lack of family support	2.26	1.58

Poor infrastructure	3.84	1.06
Gender discrimination	4.23	2.19
Persistent inflation	4.49	0.93
Shortage of foreign currency	4.34	0.87
Insufficient demand	2.26	1.84
Lack of government support	3.57	1.42

Source: Questionnaire data

Table 3 shows that the mean scores for shortage of financial resources was 4.48 (Std. dev= 1.57), for shortage of raw materials was 3.14 (Std. dev= 1.71), for lack of managerial experience was 2.37 (Std. dev= 2.10), for inadequate education was 3.12 (Std. dev= 1.67), for family commitments was 3.37 (Std. dev= 1.01) and that of lack of family support was 2.26 (Std. dev= 1.58). These results indicated that the majority of the respondents agreed that shortage of financial resources, shortage of raw materials, inadequate education and family commitments are the major challenges hindering the success of the entrepreneurial ventures. The findings however indicated that most of the survey respondents disagreed with the notions that lack of managerial experience and lack of family support are among the major barriers to their success in entrepreneurship. In addition, the results also show that the mean score for poor infrastructure was 3.84 (Std. dev= 1.06), for gender discrimination was 4.23 (Std. dev= 2.19), for persistent inflation was 4.49 (Std. dev= 0.93), for shortage of foreign currency was 4.34 (Std. dev= 0.87), for insufficient demand was 2.26 (Std. dev= 1.84) and that of lack of government support was 3.57 (Std. dev= 1.42). These findings showed that the bulk of the survey respondents agreed that poor infrastructure, gender discrimination, persistent inflation, shortage of foreign currency and lack of government support are some of the challenges they are facing as women entrepreneurs in Harare. The majority of the respondents however disagreed that lack of demand is among the challenges they are facing in running their ventures. All the standard deviations were below 3 which showed that the mean scores represented the sentiments expressed by the majority of the respondents.

VI. OPPORTUNITIES FOR WOMEN ENTREPRENEURSHIP IN ZIMBABWE

The women were also asked about their levels of agreement concerning various statements about opportunities of women entrepreneurship in

Zimbabwe. Table 4 shows the mean scores and standard deviations obtained from their responses.

Table 4: Opportunities for women entrepreneurship in Zimbabwe

	Mean	Std. Dev
Advances in ICT	3.61	1.15
Increased regional economic integration	2.74	1.52
Increased recognition of female entrepreneurship	2.36	1.88
Improved gender equality	2.27	2.16
Increased support from developmental organisations	3.18	0.79
Higher levels of education among women	4.29	1.98
Increased government support	2.45	1.24
Valid N (listwise)		

Source: Questionnaire data

The results in Table 4 indicate that advances in ICT had a mean score of 3.61 (Std. dev= 1.15), increased regional economic integration had a mean score of 2.74 (Std. dev= 1.52), increased recognition of female entrepreneurship had a mean score of 2.36 (Std. dev= 1.88) and improvements in gender equality had a mean score of 2.27 (Std. dev= 2.16). The findings also show that increased support from developmental organisations had a mean score of 3.18 (Std. dev= 0.79), higher levels of education among women had a mean score of 4.29 (Std. dev= 1.98) and increased government support had a mean score of 2.45 (Std. dev= 1.24). These results indicated that most of the questionnaire respondents were in agreement with the notions that advances in ICT, increased regional economic integration, increased support from developmental organisations, increased government support and higher levels of education among women are some of the opportunities for enhancing women entrepreneurship in Zimbabwe. On the other hand, most of the women entrepreneurs were in disagreement with the notions that increased recognition of female entrepreneurship and improvements in gender equality are among the opportunities for enhanced women entrepreneurship in Zimbabwe.

VII. Key success factors women entrepreneurship in Zimbabwe

The questionnaire respondents were further asked about the extent to which they agreed with several statements about the key success factors of women entrepreneurship in Zimbabwe. Below are the descriptive statistics obtained from their responses.

Table 5: Key success factors women entrepreneurship in Zimbabwe

	Mean	Std. Dev
Availability of finance	4.63	1.48
Availability of cheap raw materials	4.37	1.52
Access to foreign currency	3.89	.93
Education and training	3.41	2.37
Leadership and managerial skills	3.86	1.28
Support from government	4.11	1.64
Gender equality	3.56	1.07
Improved electricity and ICT infrastructure	3.84	1.49
Proximity to the market	3.19	2.06
Valid N (listwise)		

Source: Questionnaire data

Table 5 shows that the mean scores for availability of finance was 4.63 (Std. dev= 1.48), for availability of cheap raw materials was 4.37 (Std. dev= 1.52), for access to foreign currency was 3.89 (Std. dev= 0.93), for education and training was 3.41 (Std. dev= 2.37) and for leadership and managerial skills was 1.28 (Std. dev= 1.28). These findings indicate that the majority of the survey respondents were in agreement with the notions that availability of finance, availability of cheap raw materials, access to foreign currency, education and training and leadership and managerial skills are among the key success factors for enhanced women entrepreneurship in Zimbabwe. The results also show that the mean score for support from government was 4.11 (Std. dev= 1.64), for gender equality was 3.56 (Std. dev= 1.07), for improved electricity and ICT infrastructure was 3.84 (Std. dev= 1.49), and for proximity to the market was found to be 3.19 (Std. dev= 2.06). Findings from the study thus indicated that the bulk of the respondents agreed that support from government, gender equality, improved electricity and ICT infrastructure and proximity to the market are key factors leading to the success of women entrepreneurship in Zimbabwe.

VIII. DISCUSSION

The results of the research indicated that financial resources, shortage of raw materials, inadequate education are some of the main challenges hindering the success of women entrepreneurship in Harare. These results are in line with Jagero and Kushonga (2011) who lamented lack of access to financial resources and poor levels of education among the major impediments of women entrepreneurship. In addition, the findings of the study revealed that family commitments, gender discrimination and lack of government are among the major barriers to the success of women entrepreneurship in Harare. The findings of the study support Akhalwaya and Havenga (2012)'s study who also found family commitments and gender inequality to be detrimental to women entrepreneurship success in South Africa. In addition, the women entrepreneurs also highlighted poor infrastructure, persistent inflation and shortage of foreign currency among the major challenges they are facing in running their businesses. A lot of scholars such as have pointed out to economic factors as some of the barriers to successful women entrepreneurship in developing countries (Tripathi and Singh, 2018). Hence the results of the study were largely in concurrence with literature.

On the other hand, lack of managerial experience and lack of family support were not nominated among the challenges of women entrepreneurship. This is in disagreement with Fellman (2012) explaining that women face challenges in running their businesses due to lack of support from family and inexperience in running businesses. A possible explanation for these results is that family members now appreciate the role of women entrepreneurship in creating income and supporting the family. Also, the results were not surprising considering that women in Zimbabwe now have a long history of engaging in entrepreneurial activities, from informal cross-border trade after independence and the days of the economic and structural adjustment programme (ESAP) women have been actively involved in entrepreneurial activities (Dumbu, 2018).

The research findings also indicated that the opportunities for women entrepreneurship in Zimbabwe include advances in ICT Increased regional economic integration, increased support from developmental organisations, increased government support and higher levels of education. These findings

support previous literature on the subject, citing Kumar et al. (2017) who explained that vast improvements in ICTs have reduced barriers to entry and created opportunities for lowering costs and improving innovation. The UN Women East and Southern Africa (2019) has also cited the introduction of the African Continental Free Trade Area (ACFTA) as having opened opportunities for business growth by bringing together a large market and opening up access to raw materials and other resources. In addition to that, the findings of the study are in line with The United Nations Conference on Trade and Development (UNCTAD) (2014) which cites more assistance from developmental organisations as instrumental in enhancing the prospects of women entrepreneurs in developing countries. Findings from the study however showed that increased recognition of female entrepreneurship and improvements in gender equality are not among the opportunities for women entrepreneurship in Zimbabwe. These results agree with Goyal (2015) lamenting that stigma and patriarchy still play an instrumental role in downplaying entrepreneurial efforts by women. Thus, the women entrepreneurs who participated in the study were very conscious of the persistence of gender discrimination in the business fraternity in Zimbabwe.

The results of the study further indicated that availability of finance, availability of cheap raw materials and access to foreign currency are some of the key success factors for women entrepreneurship in Zimbabwe. These results concur with Chinomona and Maziriri (2015) underscoring the importance of having access to resources in enhancing women entrepreneurship developing countries. The findings are also consistent with the fact that most manufacturing raw materials in Zimbabwe are imported, hence the need for sufficient foreign currency (Samba and Nziku, 2022). At the same time the respondents agreed that education and training as well as leadership and managerial skills are crucial for women entrepreneurship success. The research findings are supported by several studies including Akhalwaya and Havenga (2012) who investigated barriers to the success of women entrepreneurs in the Gauteng province of South Africa. In the same vein, it was revealed that support from government, gender equality, improved electricity and ICT infrastructure and proximity to the market are important factors in enhancing women entrepreneurship in Zimbabwe. The importance of government and gender equality

has been noted by several scholars in women entrepreneurship studies. For instance, Warth and Koparanova (2012) advocate for improve gender equality in order to ensure that women have equal opportunities and equal access to resources with their male counterparts. Also, the importance of infrastructure has been seconded by Nsengimana (2017) as instrumental in reducing costs, improving efficiency and creating opportunities for innovation. Similarly locational factors such as proximity to the market are widely heralded as success factors for not only women businesses but businesses in general.

IX. CONCLUSIONS AND RECOMMENDATIONS

The research concluded that the major challenges of women entrepreneurship in Harare include lack of access to financial resources, shortage of raw materials, inadequate education, poor infrastructure, persistent inflation and shortage of foreign currency, gender discrimination, family commitments, and lack of government support. The research however revealed that there are a number of factors that favour enhance success in women entrepreneurship in Zimbabwe. These include rapid advances in ICT increased, regional economic integration which offer opportunities for reducing costs, expanding markets and getting access to raw materials and other inputs needed in production. In addition, there is increased support from developmental organisations which have identified women entrepreneurship as a panacea to socio-economic development and poverty alleviation. At the same time there are many women who are now highly educated, which is an important factor in improving managerial and leadership skills as well as confidence and self-efficacy for women to be successful entrepreneurs. The research also revealed that the key success factors for women entrepreneurship in Zimbabwe include availability of finance, availability of cheap raw materials, access to foreign currency, education and training, leadership and managerial skills, support from government, gender equality, improved electricity and ICT infrastructure and proximity to the market.

The research recommended that the government and developmental organisations should put in place measures to improve access to finance among women entrepreneurs. Such measures should include providing grants and partnering commercial banks,

microfinance and other institutions in providing cheaper sources of finance for women businesses. In addition, there is need to work effectively to reduce gender discrimination and inequality through legal and regulatory frameworks as well as outreach campaigns to sensitise the society about the importance of gender equality and women entrepreneurship. The government should also work effectively to stabilise the economy and ensure availability of foreign currency for women businesses. It should take measures to control money supply, encourage forex inflows and further liberalise the forex market. The government should further stimulate the development and expansion of the country's electricity and ICT infrastructure in order to ensure easy of doing business in the country. At the same time women entrepreneurs are urged to remain resolute in their drive for success. They should further their education and acquire requisite leadership and managerial skills so as to effectively and efficiently run their businesses. Women should also seek to balance their lives between business and family and should employ strategies to free up more time for entrepreneurial activities, including hiring domestic workers to help with household chores.

Recommendations for further research

There is need to expand the research in order to include other economic sectors such as services, agriculture and mining sectors. It would also be prudent to include other geographical regions outside Harare in order to obtain findings that are more generalisable across the entire country. In addition, future research could focus on strategies to enhance women entrepreneurship in Zimbabwe, so as to ascertain what should be done in order to perpetuate the success of women entrepreneurship in the country.

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