

Empowerment of Zimbabwean Women through Entrepreneurship an Economic and Social Perspective

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ABSTRACT

The objectives of the study were to identify socio-economic characteristics of female entrepreneurs in Zimbabwe and to ascertain the relationship between women empowerment in entrepreneurship and economic/social development. The research looked at economic and social independent variables that affect women empowerment in entrepreneurship. Literature covered but not limited to, power in households, decision making, ownership of property, access to capital, networking and freedom of movement. This study adopted a mixed research methodology that combined the positivism and the interpretivism paradigms. With regard to this study, the target population was the female entrepreneurs in Harare, Zimbabwe. Non-probability was chosen as the sampling technique for this study because it is quicker, easier and cheaper. Convenience and judgmental sampling techniques shall were employed. The questionnaire was used to collect primary data for this study. The study revealed that married female entrepreneurs continue to be absent from the household decision-making that shapes the allocation of the economic and financial resources, which further perpetuates gender inequality. The study also confirmed that education and training as well as previous work experience are important success characteristics for empowerment, required by emerging female entrepreneurs as they start and grow their business. The study also confirmed that the lack of access to capital exacerbated by lack of collateral and high interest rates is one of the major deterrents for empowering women through entrepreneurship. Recommendations include coalition among female entrepreneurs, mentoring schemes and changing entrenched patriarchal cultural norms.

Keywords: Female Entrepreneurship, Women’s Marginalization, Gender Inequality, Empowering

1 Introduction

1.1 A Global View on Female Entrepreneurship

The pursuit of gender equality is a critical objective, and one that is globally shared, as manifested in the Millennium Development Goals (MDGs), World Development Report 2012 and by the World Economic Forum. There is growing recognition among policy makers, donor agencies and practitioners that women's marginalization can stifle poverty reduction, productivity, competitiveness, and growth, thus calling for a better understanding of the barriers that limit women’s access to productive opportunities. The report by the Organization for Economic Cooperation and Development (OECD) 2013 showed several important gender gaps in entrepreneurship that must be considered when addressing the ‘unfavorable conditions’ for growth in female entrepreneurship:

- Men are three times more likely than women to own a business with employees
- Women rarely own large businesses, reflecting the composition of their professional networks, and their low levels of initial capital and bank financing
- Women’s average earnings from self-employment are up to 60% lower than that of men
- Competitive disadvantages for companies owned by women translate into lower levels of labour productivity that are 5-30% lower than those of companies owned by men

Despite the increasing awareness and research of the specific circumstances surrounding women, the evidence of the implications of taking gender seriously are little understood or acted upon at the level of micro-economic planning. The problem is particularly most prevalent and pernicious in developing economies, where the majority of women are engaged in the non-wage economy for the purpose of household consumption (Jacobson, 2009). The role of female entrepreneurship in economic and social development has been extensively studied in the wealthier western countries, but it could be argued that entrepreneurship is even more vital in developing countries. The informal sector in developing countries not only makes a significant contribution towards gross domestic product, but is a major potential source of entrepreneurship, hence also a source of income, especially for the less educated and less skilled

(Manyoni, 2011). As owners of small- and medium-sized companies, women are generally perceived as unequal players in the economic arena. Compared to male entrepreneurs, women often have unequal status and credibility. It is more difficult for them to establish a company and they often need more time in order to get accepted in the business community, as well as dealing with the problems faced by all participants in business and especially by those belonging to the small companies

The World Bank has identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. The Bank has also made gender mainstreaming a priority in development assistance, and is in the process of implementing an ambitious strategy to this effect. The promotion of women's empowerment as a development goal is based on a dual argument that social justice is an important aspect of human welfare and is intrinsically worth pursuing and that women's empowerment is a means to other ends.

Jacobson (2009) postulates that gender bias is the primary cause of poverty, and given its manifold typology it prevents hundreds of millions from receiving education, training, health services, childcare and legal status needed to escape from poverty. "Gender gaps in education and health are closing, but opportunities for economic and social participation are severely limited for women. Women occupy only 12% of seats in parliament, and only 14% of administrative and managerial positions. With the average gender empowerment measure 0,391, all countries have a long way to go before reaching equality" (UNDP, 1996). In work, women face more constraints in finding and being given opportunities than men do. Women take the lion's share of responsibility for the family and community and spend three quarters of their time conducting unpaid work. Their responsibilities often conflict with income earning work. "Not surprisingly, 70% of the world's 1.3 billion poor are female and around the world women's earnings average 75% of men's. Women have fewer opportunities to secure livelihood because of constraints to land ownership and lack of access to credit" (UNDP,1996).

1.2 Zimbabwean View on Female Entrepreneurship

In Zimbabwe, small and medium enterprises (SMEs) have long acted as engines of economic growth and consider entrepreneurship a solution to unemployment and other socio-economic challenges like poverty. This makes entrepreneurship necessary in Zimbabwe, especially when one considers the economic challenges the nation has faced over the past years. Despite the fact that a number of central government ministries, local authorities and non-state sector agencies have adopted a number of policies and strategies to address urban poverty, women prevalently continue to dominate low-return development activities. In Zimbabwe there has been the realization that women contribute significantly towards GDP and employment since the economic woes of 2007 and 2008 .Women played a critical role and ensured the survival of families through cross-border trade. However the phenomenal growth of women-owned businesses has remained slow for at least three decades in Zimbabwe.

Despite the apparent benefits of female entrepreneurs to an economy, the full potential of the female entrepreneurial sector has not been unleashed. Female entrepreneurs are today at a crossroads. The existing incentive system no longer meets the needs of the sector and the challenges posed by the new economy. New incentives and support to female entrepreneurs are imperative to help them build their capabilities and stay ahead of competition, both locally and in overseas markets (Mauchi et al, 2014). While entrepreneurship has been a growing area of research globally, female entrepreneurship specifically as an important area of development studies has been understudied in Zimbabwe. This provides a solid basis for research on the proposed topic on women entrepreneurship.

1.3Research Problem

Despite women representing 52% of the population in Zimbabwe, female entrepreneurs have not been able to achieve their full potential in a male-dominated business society due to the innumerable constraints they face in their endeavor to set up viable business ventures. Consequently, women remain

under-represented as entrepreneurs. When asked, fewer women than men say they would prefer to be self-employed. When they do choose to become entrepreneurs, they cite better work-life balance more often than men as the main motivation for starting a business. As they frequently divide their time between working and caring, women's businesses are usually on a smaller scale and in a limited range of sectors. They often have less experience when they start up a business and are also less likely than men to borrow money to finance their business. These factors contribute to female entrepreneurs frequently earning 30-40% less than their male counterparts. Yet female-owned businesses make a key contribution to household incomes and economic growth.

1.4 Research Objectives

- To identify socio-economic characteristics of female entrepreneurs in Zimbabwe;
- To ascertain the relationship between women empowerment in entrepreneurship and economic/social development;
- To determine factors that deter empowerment of women in entrepreneurship, and
- To proffer strategies for effective female empowerment in entrepreneurship.

1.5 Research Questions

- What are the socio-economic characteristics of female entrepreneurs?
- What is the relationship between women empowerment in entrepreneurship and economic/social development?
- What are the deterrents to women empowerment in entrepreneurship?
- What are the effective strategies for women empowerment in entrepreneurship?

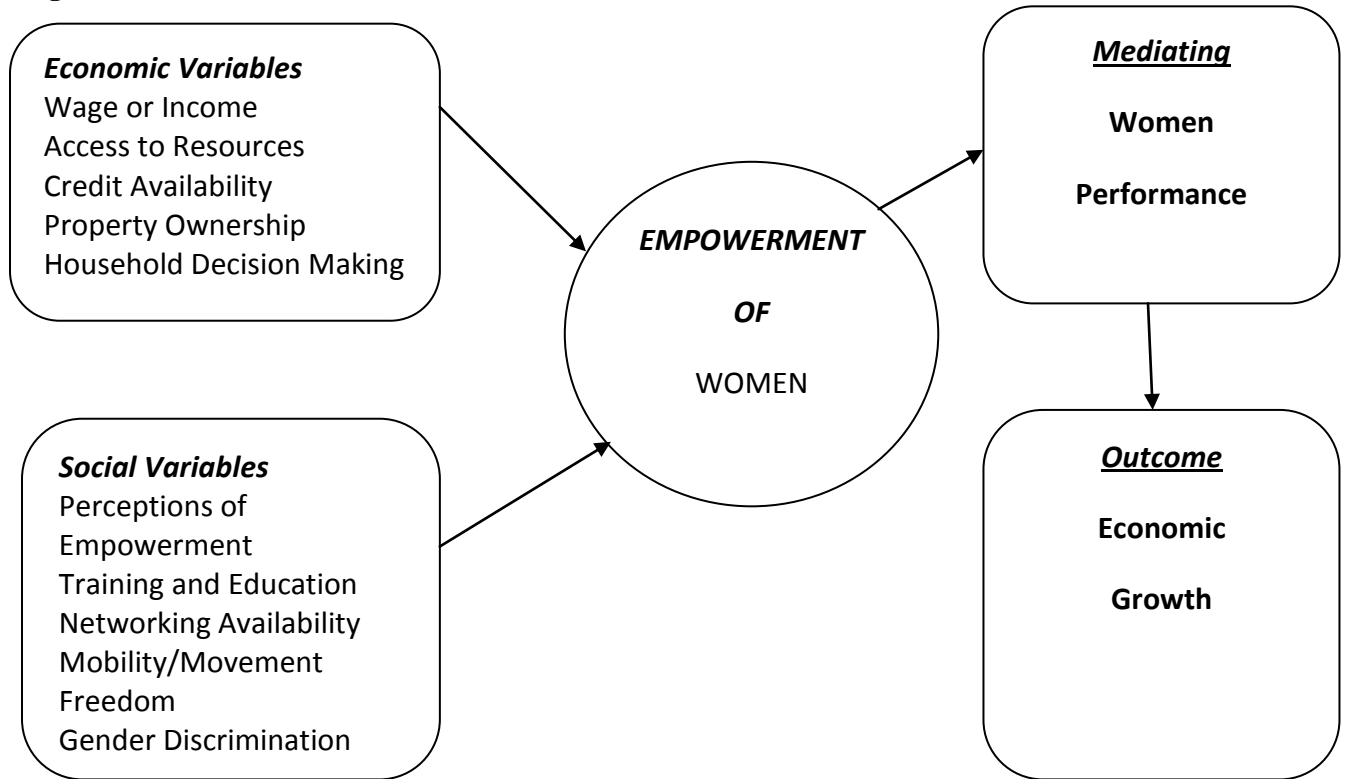
1.6 Significance of the Study

The research may help in promoting public policies on female entrepreneurship including fostering a gender neutral legal framework for business. The research may also significantly widen the opportunity to chalk out more effective programmes that facilitate women running their own businesses with more freedom and less discrimination in Zimbabwe.

The research will provide more and better information about entrepreneurship as an attractive career option, both for young women in school and for women outside the labour force who are considering starting or getting back into work.

1.7 Conceptual Framework

Figure 1



1.8 Definition of Key Terms

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

Economic activities: These are undertakings that people engage in with the aim of sustaining a living (production, distribution and consumption). The undertakings have to do with the management of incomes, supplies, and expenses of a household, a community, government etc.

Economic empowerment: This is empowerment that relates to beginning, managing and expanding economic activities.

Entrepreneurship: This refers to capacity for innovation, investment, and activist expansion, in new products, and enterprises. It may reflect superior information, perhaps more importantly imagination, which subjectively reduces the risks and uncertainties of new opportunities, which are ignored or rejected by other investors.

Exclusion: People are “excluded” if they are not adequately incorporated or integrated into the society or into the economic process.

Formal entrepreneur: A formal entrepreneur in Zimbabwe is one who is recognized and registered either with the Registrar of Companies or the Local Government, and has been vetted by the Zimbabwe Republic Police (Makautse, 2006)

Gender disparities: These are the differences in men and women's access to resources, status, and well being, which usually favour men and are often institutionalized through laws and social customs.

Informal sector: A group of activities that are done "illegally", in the sense that they do not comply with economic regulations pertaining to fiscal, employment, health and other related matters (Bromley, 1978).

Livelihood engagements: These are undertakings or enterprises that are done by an individual or community with the chief aim of enhancing day-to-day subsistence and survival.

Livelihood: This consists of the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the resource base.

Marginality/Marginalization: This refers to the process of being pushed to the margins of society, or in relation to the economic process, and in both senses is equivalent to exclusion from systems of division of labour between men and women and by the socialization process, and are perpetuated and transmitted from generation to generation by social institutions including the church, family, school system, political parties, etc.

Social empowerment: This is when women gain the ability to make or influence decisions about their social interactions (e.g. mobility, association with others, reproduction, health and education).

Urban: This means relating to or concerned with a city or town (CALD, 2008:1602).

2 Literature Review

2.1 Women Empowerment through Entrepreneurship

In Zimbabwe a number of legislative reforms and policy frameworks have been introduced as part of the national drive towards women empowerment and gender equality. The Zimbabwean Constitution itself prohibits any discrimination on the ground of gender. Historically, economic activities were a gendered issue in Zimbabwe. The man had always been regarded as the breadwinner. However, the situation seems to have changed since the passing of the Legal Age of Majority Act (LAMA) by the Zimbabwean Government in 1982. Women in Zimbabwe have entered the labour force where they are generating incomes to sustain themselves and their families. Other women have ventured into business and have become fully fledged entrepreneurs and are now economically empowered, making them less dependent on men. Jalbert (2000:25) posits that change is happening as countries modernize and integrate with the global economy. With the advent of globalization, the Zimbabwean culture is also being subjected to changes. The interaction of different cultures has resulted in changes in perceptions of women by the society at large. Makombe (2006) suggests that entrepreneurship is widely recognized as a major factor in the economic development and growth of nations since SMEs provide practical solutions to challenges such as poverty and declining household incomes in Zimbabwe. In Zimbabwe the SME sector is now larger than mainstream businesses and analysts are predicting a continuity of this trend. Just like other developed and developing countries, Zimbabwe has seen an increase in the number of women entrepreneurs. The researchers strongly infer that entrepreneurship could very well be the answer to bridging the gender gap by economically and socially empowering women.

2.2 Empowerment: Sifting Through Terminology

Empowerment appears to be a widely used buzzword in mainstream development discussion and the goal of various development interventions (Vera, 2014). Most international development organizations include women's empowerment and gender equality as a key objective. These researchers have noted that there is no one agreed definition of empowerment as shown by the number of suggested definitions from various scholars. One reason why the degree of consensus on the conceptualization of empowerment is not readily apparent in the literature is because of the variation in terminology used to encompass it. The UN Office of the High Commissioner for Human Rights encourages a human rights approach to empowerment and participation, noting that empowerment requires the recognition that people are the prime agents of development and need to be part of the transformation of the structures and the overcoming of the obstacles that have created or contributed to poverty. The UN recognizes that empowerment initiatives often involve lip-service, with stakeholders being handpicked. Instead, the Commissioner for Human Rights says, "decision makers should reach out to the poorest, remotest and most excluded groups, and actively invest in capacity-building and institutionalizing participation through existing democratic institutions." (2010)

G. Sen (1993) defines empowerment as "altering relations of power...which constrain women's options and autonomy and adversely affect health and wellbeing." Batliwala's (1994) definition is in terms of "how much influence people have over external actions that matter to their welfare." Keller and Mbwewe (1991, as cited in Rowlands 1995) describe it as "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination." Also appearing frequently in definitions of empowerment is an element related to the concept of human agency – self-efficacy. Drawing mainly from the human rights and feminist perspectives, many definitions contain the idea that a fundamental shift in perceptions, or "inner transformation," is essential to the formulation of choices. That is, women should be able to define self-interest and choice, and consider themselves as not only able but also entitled to make choices (Rowlands, 1995; Nussbaum, Martha (2000). Empowerment is also related to the process of internal change (Mayoux, 1998) and to the capacity and right to make decisions (Kabeer, 2001). It consists of change, choice and power. It is a process of change by which individuals or groups with little or no power gain the ability to make choices that affect their lives. The structures of power (i.e. who has it, what its sources are, and how it is exercised) directly affect the choices that women are able to make in their lives (Mayoux, 2001).

There are four aspects which seem to be generally accepted in the literature review on women's empowerment. To be empowered one must have been disempowered. (Sen Sen and Batliwala (2000). Empowerment cannot be bestowed by a third party. Development agencies cannot therefore empower women. Definitions of empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. (UNDP, 1995; Bansal and Kumar, 2011). Empowerment is an ongoing process rather than a product. There is no final goal. For the purpose of this research, the researchers embrace the definitions by Kabeer and Mayoux as they best suit this research in the sense that the two relate to empowerment as "Women's ability to make choices and having power", of which both factors can be derived through entrepreneurship.

2.3 Kabeer's theory

Kabeer (2001) offers a useful theory of empowerment that effectively captures what is common to other definitions and that can be applied across the range of contexts that development assistance is concerned with, "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." This definition is parallel to the World Bank's Sourcebook understanding that, "empowerment is the process of increasing the assets and capabilities of individuals or groups to make purposive choices and to transform those choices into desired actions

and outcomes. Empowered people have freedom of choice and action. This in turn, enables them to better influence the course of their lives and the decisions which affect them". According to Kabeer, Potential choices available to women includes three inter-related dimensions that are inseparable in determining the meaning of an indicator and hence its validity as a measure of empowerment.

Fig. 2 Nalia Kabeer Theoretical Framework of Women Empowerment



- **Resources:** The pre-condition necessary for women to be able to exercise choice. Women must have access and future claims to material, human and social resources.
- **Agency:** The process of decision-making, including negotiation, deception and manipulation that permits women to define their goals and act upon them.
- **Achievements:** The well-being outcomes that women experience as a result of access to resources and agency.

According to Kabeer, empowerment cannot be reduced to a single aspect of process or outcome. How women exercise choice and the actual outcomes will depend on the individual. Choices will vary across class, time and space. Referencing Amartya Sen., Kabeer argues that resources plus agency can be thought of as women's capabilities, and achievements as realized capabilities. Women are the agents of their empowerment and empowerment is about the pathways through which women acquire power and meaningful alternatives. Empowerment is therefore not something that can be done for or to women, or indeed for or to anyone.

Thus, there could be statistical swells indicating improvements in indicators of gender equality, but unless the intervening process involved women as agents of that change, one cannot term it empowerment. Understanding empowerment in this way means that development agencies cannot claim to empower women but rather they can provide appropriate external support and intervention, which can be important in fostering and supporting the process of empowerment, i.e. act as facilitators. Therefore, while there can be various paths and processes to empowerment, this perspective specifically identifies choosing from a range of alternatives as empowerment process and outcome. Kabeer sees empowerment as a positive change in the ability to make choices. It is also important that that there are alternatives to choose from and that they are perceived as real alternatives (Kabeer, 2005; Rowlands, 1997).

The researchers find this theory to be relevant to the study because of the inference that through entrepreneurship, women have the ability to increase assets and make purposive choices and then transform those choices into both their desired actions and outcomes.

2.4 Empowerment in relation to Power

A better understanding of empowerment is central to the concept of power. As a matter of fact, empowerment of women hardly refers to women taking over control previously held by men, rather than the need to change the power relations. Power is said to be at the centre of empowerment, both semantically and in practical terms. It is seen as a multidimensional and interlinked process of change in power relations. Yet power is itself a contested concept. Mayoux described four types of power, each with implications for women's empowerment and the ability to advance personal and structural change.

Figure 3 The Mayoux Framework

- 1. Power over** – the ability to control others. Changes in the distribution of power (e.g. when women gain power over men) are usually met with resistance and can result in new forms of domination and injustice.
- 2. Power to** – the ability to exercise choice and change external conditions. Increasing women’s individual capabilities is necessary if they are to contest and change power hierarchies (i.e. alter others’ power over them).
- 3. Power with** – the power that comes from collective action. Collective action increases women’s solidarity and their ability to contest and change power structures.
- 4. Power within** – increased critical consciousness and self-respect. A woman’s awareness of socially constructed identities and hierarchies, and her acceptance of herself and others as equals, are the basis of her desire for personal and structural change.

Source: Adapted from Luttrell and Quiroz (2009) with reference to the Mayoux Framework

Empowerment requires changes in power and the power structures and relations that deny women choice in different spheres of their lives. Crucially, empowerment also involves women’s active involvement and subjective assessment of whether they have more power and choice (Malhotra and Schuler, 2005). The researchers find this theory relevant to the study as the researchers infer that this kind of power can actually be derived by the avenue of female entrepreneurship.

2.5 Female Entrepreneurship

Although women entrepreneurs have become important players in the entrepreneurial landscape, it is imperative to clarify what are female entrepreneurs. Iyiola and Azuh (2014) define a female entrepreneur as a woman who plays a captivating part by repeatedly interacting and keenly adjusting herself with financial, socioeconomic, and support spheres in society. The International Labour Organisation (ILO) estimates that female entrepreneurs now account for a quarter to a third of all businesses in the formal economy worldwide. Entrepreneurship has been a male-dominated phenomenon, but time has changed the situation and brought women as today’s most memorable and inspirational entrepreneurs, even in traditionally male-dominated sectors such as construction.

Since entrepreneurship is both a complex and controversial concept, in order to comprehend the concept of female entrepreneurship it is imperative to start by noting or observing what entrepreneurship means. According to Moloï (2014) entrepreneurship is defined as the act of initiating, creating, building, expanding and sustaining a venture, building an entrepreneurial team, and gathering the necessary resources to exploit an opportunity in the marketplace for long-term wealth and capital gain. According to Das (2001), women are increasingly turning to entrepreneurship as a way of coping with the “glass ceiling” that seems to prevent them from reaching top managerial levels in organisations. Others have found that entrepreneurship provides them with greater satisfaction and flexibility. Female entrepreneurs play a critical role in the economy of the country with regard to income and employment creation, as in any other African country. Women are now very active both mentally and physically in terms of business ventures. Women have realised that they can do what men do, sometimes even better than them, in terms of business ventures (Singh S, Samara R, 2004).

In 2012, the World Economic Forum identified “women entrepreneurs as the way forward”. The researcher concurs that economic development cannot be achieved without active participation of women

in all aspects of life. The share of women's contribution to the economic and social development depends on the promotion of gender equality and gender-blind support from the institutions. The concept of gender describes the socially created roles, norms, behavior, expectations and activities attributed to women and men. Gender equality has been highlighted as one of the eight Millennium Development Goals, and as a key to achieving the other seven goals by the United Nations Population Fund, 2013. Gender inequality exists in terms of economic development as well as the rates of entrepreneurial activity. Although women constitute about 50% of the world's population, compared to men, they have less opportunity to control their lives and make decisions (Revenga and Sudhir, 2012).

Women empowerment through entrepreneurship is increasingly viewed as the most important contributing factor to achieving equality between women and men. Unleashing the entrepreneurial potential of women, which drives growth through innovation and job creation, continues to be one of the most effective ways to ensure lasting empowerment, a statement which the researcher strongly agrees with. The number of female entrepreneurs across the world has been gradually growing in the recent years; researchers and policy makers have been paying more attention to female entrepreneurship. Women worldwide are taking a step forward to make a change in their own lives. Female entrepreneurs are on the rise and are making a critical contribution in reshaping the global economy. Women-owned entities in the formal sector represent approximately 37% of enterprises globally—a market worthy of attention by businesses and policy makers alike. The 2012 Global Entrepreneurship Monitor (GEM) found 126 million women starting or running businesses, and 98 million operating established (over three and a half years) businesses. The rate of female entrepreneurship is higher in Africa than in any other region in the world. Sub-Saharan Africa is in the midst of an entrepreneurial revolution that is invigorating the region with new opportunities, increased employment, and a robust rise in gross domestic product to one of the highest GDP growth rates in the world. The researcher agrees with the statement that even though we observe a number of female entrepreneurs in the business, recent studies show that most of them are found in small and micro enterprises (SMEs).

2.7 Economic Factors of Women Empowerment

Economic empowerment is the capacity for women to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. It increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Economic empowerment is a significant driver of other forms of women's empowerment, since access to economic resources facilitates opportunities to develop personal capacities and to participate fully and equally in society. It encompasses access to decent employment and income, household decision-making as well as crediting and controlling of property or assets.

Figure 4. Why women's economic empowerment matters for growth

- Higher female earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long-term. The share of women in waged and salaried work grew from 42% in 1997 to 46% in 2007.
- In India, GDP could rise by 8% if the female/male ratio of workers went up by 10%.
- Total agricultural outputs in Africa could increase by up to 20% if women's access to agricultural inputs was equal to men's.
- Women-owned businesses comprise up to 38% of all registered small businesses worldwide. The number of women-owned businesses in Africa, Asia, Eastern Europe and Latin America is growing rapidly and, with that growth, come direct impacts on job creation and poverty reduction.

Source: **United Kingdom Department for International Development** (2010), Agenda 2010 -The turning point on poverty: background paper on gender

2.7.1 Access to Income or Wages

The literature has highlighted various channels through which income inequality can affect growth: higher inequality in income and wealth can lead to underinvestment in physical and human capital (Galor and Moav, 2004 ;). It has been associated with lower levels of mobility across generations , and can dampen aggregate demand. On the other hand, inequality can also stimulate growth by providing incentives for innovation and entrepreneurship and providing the minimum to some individuals to start a business. While the effect of income inequality on growth is thus ambiguous in principle, two recent IMF studies have shown empirically that a less equal income distribution hurts growth. In particular, lower net income inequality has been robustly associated with faster growth and longer growth spells (Ostry, Berg and Tsangarides, 2014). Gender wage gaps directly contribute to income inequality. Furthermore, higher gaps in labor force participation rates between men and women are likely to result in inequality of earnings between sexes, thus creating and exacerbating income inequality. Also, women are more likely to work in the informal sector, in which earnings are lower, which widens the gender earnings gap and exacerbates income inequality.

The researchers noted from various sources that women face limitation with respect to employment and education because of the overburden of domestic responsibilities. According to the Swedish Ministry of Foreign Affairs in 2010, "Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. This undermines their chances of going to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions."

The Bangkok Declaration on Beijing + 15 of 2009 expressed concern that "women continue to bear the major responsibility for unpaid work, particularly care giving work, and this contributes to weaker labour market attachment for women, weaker access to social security benefits and less time for education/training, leisure and self-care and political activities" Current demographic aging trends in the Asia-Pacific region are likely to expand further these caring demands upon women in the coming years. The researchers strongly infer that entrepreneurship could be the key to providing the needed income whilst still allowing women to tend to the necessary domestic duties, due to its allowance to flexibility and freedom to set one's own working hours in comparison to full time employment.

2.7.2 Access to or control over resources

Access is the opportunity to make use of these resources to maximize utility reflecting the rules and norms by which distribution and exchange occur within different institutional contexts. Whereas, control is the ability to choose or define how and for what these resources will be used. This control is the power which can be positive or negative depending on the purpose. One's access to resources may not give the same opportunity to all because people vary in their capability to be able to take advantage of the opportunity due to the social rules and norms. Women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources and have limited access to technologies and services that could alleviate their work burdens. Resources are "not only material resources in the most conventional economic sense, but also the various human and social resources which serve to enhance the ability to exercise choice" (Kabeer, 2009).

The researchers noted that greater control over household resources by women, either through their own earnings or cash transfers, can enhance countries' growth prospects by changing spending in ways that benefit children. Evidence from countries as varied as Brazil, China, India, South Africa, and the United Kingdom, shows that when women control more household income, either through their own earnings or through cash transfers, children benefit as a result of more spending on food and education (World Bank, 2011). This same World Bank study in 2011 pointed out that women are the principal agricultural workers and food producers, and are primarily responsible for assuring food availability in the family. However, their central position in economic production, attaining food security goals and meeting family nutritional needs contrasts with the systematic discrimination they face (often reinforced by custom, convention, culture and law) in access to and control over the basic assets needed, if they are to participate fully in realizing economic growth potential. Experts believe that economies will grow faster and countries will become less poor if gender-based inequality is substantially reduced or eliminated.

The researchers posit that the lack of economic rights in terms of access to, and ownership of, assets often leaves women dependent on their husbands, fathers or brothers throughout their lives. This economic disempowerment curtails their autonomy in many aspects of their lives from employment and education to reproductive decision-making and the ability to escape situations of violence. The researchers see entrepreneurship as the access needed for women to be in a position to gain access to resources as the financial independence that results from it allows them to purchase their own assets independent from their spouses.

2.7.3 Lack of Access to Capital and Credit

"Women's access to all financial services, including savings, insurance, remittance transfers and credit, is essential to allow them to benefit fully from economic opportunities. Legal, institutional and socio cultural barriers often, however, limit women's access to these services"(UN, 2009). The researchers agree with the World Bank, CIDA, UNDP, UNIFEM that collectively posit that the rationale for providing women access to credit services is that gender inequalities inhibit economic growth and development. Hence, the Canadian International Development Agency (CIDA) provides "increased access to productive assets (especially land, capital, and credit), processing, and marketing for women". The logic of microfinance's potential for empowerment is similar to the economic model of empowerment: microfinance makes women economically independent by putting capital and financial resources in their hands. Economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem. Here the functions of microfinance are synchronous with its potential to empower.

The factors that inhibit credit availability to women include: lengthy and vigorous loan application procedures; lack of awareness of the existing credit schemes; high interest rates; lack of startup capital and lack of collateral security for finance. Owning title deeds as collateral to financial expansion is still a hurdle for most female entrepreneurs given that property is not usually registered in their names. Interest

rates charged by some micro-financial institutions are also very high, and this coupled with a short repayment period becomes a major constraint, resulting in forcing the entrepreneur to work almost around the clock to service the loans (ILO, 2008).

Accessibility to initial capital even when available is also a major hurdle for women entrepreneurs. Whereas many micro-finance institutions emerged to provide initial and working capital, relevance and cost effectiveness is often inappropriate in satisfying the particular needs of the potential and operating female entrepreneurs. In addition, joining saving plans result in delays in accessing initial capital thereby worsening the women's household financial burdens. Access to credit is one of the most critical limitations in creating new business for the women as well as competing in equal conditions in the national and international market. Identifying sources of the credit is one of the most significant indicators of the sound management of the informal network.

The researchers posit that in order to exploit the financial services, for women, it is necessary to have some kind of support on the part of the public institutions by providing services to the female business sector which search for financial mechanisms that fit in with needs of the business to women.

2.7.4. Ownership of property

The researchers noted that women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources and have limited access to technologies and services that could alleviate their work burdens. Globally there have been many innovative initiatives to secure women's property rights and land tenure, including rights to inherit. Land is not only a productive asset, it is also important as collateral for securing finance and credit. Lack of security in land tenure reduces incentives to invest in improving the land, resulting in lower productivity. Women are disadvantaged in many statutory and customary land tenure systems. They often have weak property and contractual rights to land, water and other natural resources. Even where legislation is in place, lack of legal knowledge and weak implementation often limits the ability of women to exercise their rights.

Across the diverse global landscape, one constant feature is women's disproportionate exclusion from property ownership due to culture. Worldwide, women remain a minority of owners of land and housing and often face discriminatory customs, religious laws, and institutional practices that severely restrict their ability to gain and control such property. These trends are true for women in urban and rural areas alike. Among developing regions, Latin America is often considered to have the most egalitarian legal traditions and inheritance norms concerning women's property ownership, although problems of implementation remain. South Asia has significant inequalities in property matters across diverse ethnic and religious divides, despite extensive mobilization for women's rights throughout the region. In the Middle East and North Africa, as well as other regions with Muslim populations, property matters often require complex legal discussions that involve *Sharia* law, juxtaposed with other national laws and international human rights standards.

2.7.5. Power held in household decision making

Participation in domestic decision-making, and access to and control over resources are the two most frequently used indicators in the empirical literature to operationalise women's empowerment at the individual or household level as these two indicators merge by indicators on domestic decision-making focusing heavily on financial and resource allocation matters (Malhotra A, Schuler .S, Boender. C, 2003). Without having the equal right to participate in domestic decision-making, women are always deprived from their equal share of available economic, social and cultural resources due to the inequality in the control and allocation of resources within the household. As Kabeer (Kabeer, 1994) cited Moore "The control and allocation of resources within the household is a complex process which has to be seen

in relation to web of rights and obligations. The management of labour, income and resources is something which is crucially bound up with household organization and the sexual division of labour”.

The 2009 world survey, carried out by the United Nations Division for the Advancement of Women, on the role of women in development indicates that women in many parts of the world continue to face discrimination. This encompasses every sphere of their lives including the household unit. Ironically, women hold key positions within the household domain and are responsible for the wellbeing of members within this unit, yet, they are not equipped with the necessary resources for empowerment (such as education, access to and control of resources) to effectively enhance their role at the household level. In spite of the key roles played by women within the household, their participation in household decisions is limited. Evidence from the literature revealed that in spite of women’s resource contribution to the household economy, women only influenced those decisions culturally ascribed to them. This is because the structure of the household is deeply entrenched in social norms and values (Agarwal, 1994) which are largely patriarchal in nature.

2.8 Social

2.8.1 Access to Training and Education

Education builds strong societies, is a “widely accepted humanitarian obligation” and an internationally mandated human right (Cohen, Bloom, & Malin, 2006). Receiving a quality education is more than a human rights issue. An uneducated population has a direct effect on the labor market and country’s ability to shift from an agrarian to industrial economy. However, a stagnant labor market, particularly for women, directly impacts a child and family’s choice to enroll and/or remain in school. A large number of studies and research concerning this subject followed, and concluded the existence of a high correlation between women’s schooling level and a decline in infant mortality and fertility rates. Women who had completed basic education were able to make use of health facilities and services for their children and had a higher interest in sending their children to school. Similarly, people lacking in literacy and numeracy skills face a higher risk of poverty, poor employment options, and poor health. Poverty and ill-health, in turn, contribute to social and economic inequality and marginalization in education. There is evidence to support the claim that education facilitates changes in cognitive ability and that this, in turn, supports women and girls’ critical awareness and their ability to question and reflect on their lives.

The researchers agree with Sen, (1999) who posit that “compared with their less educated peers, educated women are likely to participate in a wider range of decision-making processes, at the household level and in the community, and to deal more with the outside world, including engaging with public officials and service providers”. Educating women also results in economic benefits. In Africa, for example, 46% of the agricultural workforce is female. Educating these women will increase productivity, enabling them to contribute to the protection of the environment and preservation of water and energy will increase economic growth markedly.

Despite the Education Act of 1987 that provides for every Zimbabwean, regardless of gender, the right to education, historically, some parents preferred educating males than females with the latter staying at home learning household chores. More girls than boys were more likely to drop out of school due to lack of fees. Furthermore, some parents assumed that the girls’ ultimate goal in life was marriage and therefore the girl child did not need to be educated. The education of girls for some parents was considered a waste of time and money due to the belief that girls would get married and benefit other families. The other reason for not educating the girl child according to UNICEF, cited by CSO (2002), was the belief that female students may not perform as well as the male students because the domestic chores the girl might be engaged in at home, lowers the girls’ retention rates in school and hence affects their school performance. The norms and values that were instilled in the girl child were that she was not supposed to think critically, question or experiment and this hindered the girl child from taking up challenges. Kambarami (2006) further argues that even the education system in Zimbabwe was structured in a way

that maintained the inequalities that existed between boys and girls. Textbooks that were used in schools depicted boys as tough and mentally capable, while girls were shown as people who were gentle and were fit for household duties. The educational system encouraged male dominance by encouraging male models implying that women had to be academically subordinate; an implication the researcher strongly disagrees with.

2.8.2 Networking and Social Relations

The researchers noted that many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets due to networking challenges. These include women's relative lack of mobility, capacity and technical skills in relation to men (World Bank, FAO and IFAD, 2009). The World Bank Action Plan (2006) Gender Equality as Smart Economics argues that economic empowerment is about making markets work for women and empowering women to compete in markets.

Literature also reveals that women tend to have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Social networks are said to be the critical source of social capital. The researchers concur with Carter et al (2003) who stress that, "Networks provide a conduit for the exchange of information and resources that can enhance success of an entrepreneur." Most existing networks are male dominated and sometimes not particularly welcoming to women but rather prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks in which a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector.

Mosedale (2005) mentioned that power can be achieved by collective action. Some of the strategies to empower women stressed that, to create opportunities, women should spend time with other women. The researchers agree with Mosedale's statement that there is a need for women's mutual groups where they can think about themselves, share their problem and develop strategies to overcome these problems. Mosedale also sees the potential for empowerment in a collective form through political, economic and social mobilization of the groups.

The researchers would like to believe that, as part of the Zimbabwe and Africa entrepreneurial infrastructure, there is need for policy shift which helps set up organizations that provide business training and networking opportunities for women of diverse occupations and backgrounds. This is in recognition that women are capable entrepreneurs if given the support and resources needed to start a business. The general reduced numbers of women in business is a clear disadvantage for Africa to compete at a global scale since almost half of the population is arguably excluded from accessing the limited entrepreneurial infrastructure.

2.8.3 Mobility /Freedom of Movement

Women's mobility/freedom to move depends upon how the family and community view women's rights and intrinsically dependent on the prevailing levels of violence against women in the household and the community. Capability of mobility/freedom of movement is a part of the human rights and a prerequisite to achieve healthy nations, and provide positive contribution to social and economic development. As such, it is one of the most important indicators of women's empowerment. The researchers assert that, understanding from the framework of capability approach, economic poverty and deprivation is related to curtailing the freedom of a person to lead a life that he/she values. Securing economic, social and cultural

(ESC) rights, a broad category of human rights, increases the freedom of individuals by increasing their capabilities and thus their quality of life. On the other hand discrimination can constrain the capability and thus the freedom of a person through denying him/her their ESC rights. As such, denying women to move freely in the society is depriving them from their ESC rights and thus decreasing their capabilities. Mobility is not only the geographical movement of an individual but also includes the potential for undertaking movements (mobility) as it is lived and experienced.

The researchers noted that economic participation in paid work, entrepreneurship, and attaining credit programmes are hindered due to the controls on women's and girls' mobility in some parts of the world. Same applies to access to other financial and productive resources too. In many countries women have to pay the cost of not earning a livelihood by outside employment to preserve the importance of preserving honour and social status when social norms prescribe female seclusion in the name of purdah (Kabeer, 1998). Even many women, in these societies, who are not able to overcome these social norms choose to pay the economic cost by "starving invisibly at home or taking on badly paid work in other people's homes 'where nobody would see'" (Kabeer, 1998). Lack of freedom to move is also a great obstacle for women in political participation and social network building.

From the above discussion the researchers argue that isolation and social exclusion have to be removed by improving women's mobility/freedom of movement to empower women and to eliminate poverty. The researchers further assert that empowering women in the virtuous circle of greater mobility/freedom of movement can play the instrumental role by stimulating women to participate in many more socio-economic and political activities.

3. Research methodology

3.1 Research Philosophy or Paradigm

The term "research philosophy" or "research paradigm" refers to the way and certainty with which data about a phenomenon should be gathered, analyzed and used. In the views of Fischer (2010), a research philosophy serves to clarify the nature of the world in terms of beliefs, perceptions, assumptions and the nature of reality and truth as well as the functions of the researcher in a study. This study adopted a mixed research methodology that combined the positivism paradigm and the interpretivism paradigm. According to Harwell (2011), the positivism paradigm maximizes objectivity, explicability and generalisability of findings and therefore concentrates on prediction. Contrastingly, the interpretivism philosophy assumes multiple realities and that the world is not fixed giving room for various opinions and therefore makes use of qualitative methods of analysis (Craig and Douglas, 2000). Therefore the quantitative and qualitative elements will both be included in the study.

In terms of justification of the research philosophy, the researchers concur with White (2012) who correctly observes that, looking at the same problem from a number of viewpoints is an excellent way to verify interpretation and conclusions, hence the study will use the triangular approach, which is a combination of both philosophies and uses both qualitative and quantitative data.

3.2 Research Design

A research design is a blue print and structure that the researcher follows in analyzing the subject matter under study and guides the overall research study to achieve its objectives through answering the drawn research questions. The research adopted a descriptive survey research design in line with the triangulation approach adopted earlier using quantitative and qualitative methods for collecting data. It should be noted that the adoption of the descriptive survey research design is considered appropriate for this study due to the fact that the descriptive survey enabled the gathering of both qualitative and quantitative data. It is a logical model of proof that allows the researcher to draw inferences concerning casual relationships among the variables under study (Johnson and Joselyn, 2011). More importantly, the

descriptive survey method allows the researcher to make use of questionnaires that facilitate the simultaneous collection of quantifiable data on a wide range of issues relating to the empowerment of women through entrepreneurship as well as the more qualitative data like opinions of the research subjects.

3.3 Target Population and Sample Size

According to Saunders (2009), population includes all individuals whom the researcher is interested in obtaining the information from and making inferences on. Target population can be defined as the universal set of all potential items or people with the characteristics that the researcher wishes to include in a study. With regard to this study, the target population was the female entrepreneurs in Harare, Zimbabwe, whose businesses are registered. Confirmation of registration of the enterprise was obtained from Chief Registrar of Companies.

A sample is a small proportion of a population selected for observations. A sample is a subset of the target population from which information is gathered to estimate something about the population. The determination of the sample size was guided by the need to ensure that the sample size was not unnecessarily large or small as there would be limitations for either case. Secondly, the study ensured that the Central Limit Theorem that requires a minimum sample size of 30 would be applicable. The implication for this was that assuming studies that have a similar sample size (above 30) were replicated. The distribution of the sample means on identified variables would approximate a normal distribution that would apply to the generality of the population in question.

3.3.1 Sampling Methods

Sampling methods can be considered as probability or non-probability methods. The major distinction is that probability sampling methods provide individuals in a population an equal chance of being selected into the sample while non-probability sampling methods do not give individuals equal opportunities of being selected into the sample. The non-probability sampling technique will be used for this study. The general intent of non-probability sampling is often to make some inferences to a larger population and methods of selection tend to be subjective. Non-probability is chosen as the sampling technique for this study because it is quicker, easier and cheaper. Convenience and judgmental sampling techniques shall be employed. In convenience sampling, a non-probability sample element is selected based on ease of accessibility. Purposive or judgemental sampling is where an experienced individual selects the sample, basing it on their judgment regarding some ideal characteristics that are needed for the sample member (Jeweliuc, 2012). For this study, knowledge and professional judgment was used by the researchers to select the best sampling units to include in the sample. The rationale for the use of judgmental sampling was that the researcher was able to actively control the inclusion of individuals who could meaningfully and productively participate in the study and thus helped to improve the reliability and validity of the study findings.

3.4 Sources of Data

Saunders (2009) presented that there are mainly two sources of data which are primary and secondary. Secondary data is information gathered for purposes other than the completion of a research project. Primary data is from the researcher's observation as they adopt a participative approach in the research and from interviews and questionnaires administered to the targeted sample respondents. It should be noted that primary data was used in this study due to its originality that made it more authentic and reliable if compared with secondary data that would have possibly been manipulated to suit conditions for

previous studies. Using secondary data is not an option that will satisfy the researcher since the data will have been collected for something else and has many limitations.

3.4.1 Research instruments

The most commonly used research instruments are the questionnaires, interviews and observation. A questionnaire is a document that asks the same questions to all the participants in the population. The questionnaire and the interview are essentially the same except for the method of questioning. Questionnaires are answered in writing whereas interviews are usually conducted orally (Saunders, 2009). Observation is a systematic data collection approach. Researchers use all of their senses to examine people in natural settings or naturally occurring situations. The questionnaire was used to collect primary data for this study. Saunders (2009) presented that the questionnaire is used to a greater extent in the descriptive survey method. The questionnaire used both close-ended and open-ended questions. Close-ended questions were used for questions which did not need further clarification while open-ended questions were used so that respondents had room to explain certain points. The design of the questionnaire was based on the research objectives of the study.

4. Findings

4.1 General Response Rate

Target sample	Target Sample	No. of Responses	Response rate
Questionnaires	40	35	88%
Interviews	10	10	100%
Total	50	45	90%

Table 4.1: Source – Primary Data

A total of 40 questionnaires were administered to the targeted female entrepreneurs and 35 questionnaires were successfully received giving a response rate of 88%. All the targeted 10 interviews which were scheduled with key female entrepreneurs were held. This translates to 100%. According to Moore (2000), a questionnaire response rate above 70% is deemed satisfactory. Guided by this standard, the researchers were satisfied that the response rate was high enough to ensure that the study results would be reliable and therefore generalisable to the female entrepreneurs in Zimbabwe.

4.2 Demographic Analysis

This covers the demographic characteristics of the respondents namely: gender, age, marital status, number of employees in the company, ownership status of the company, highest level of education and work experience. Demographic information was meant to give insights about the characteristics of the respondents and was also for cross tabulations.

4.2.1 Gender

With regard to the gender of the respondents, 100 % of the respondents were female. This is the case as the researchers only targeted women for the purpose of the study on female entrepreneurs and as a result did not include any men.

4.2.2. Age

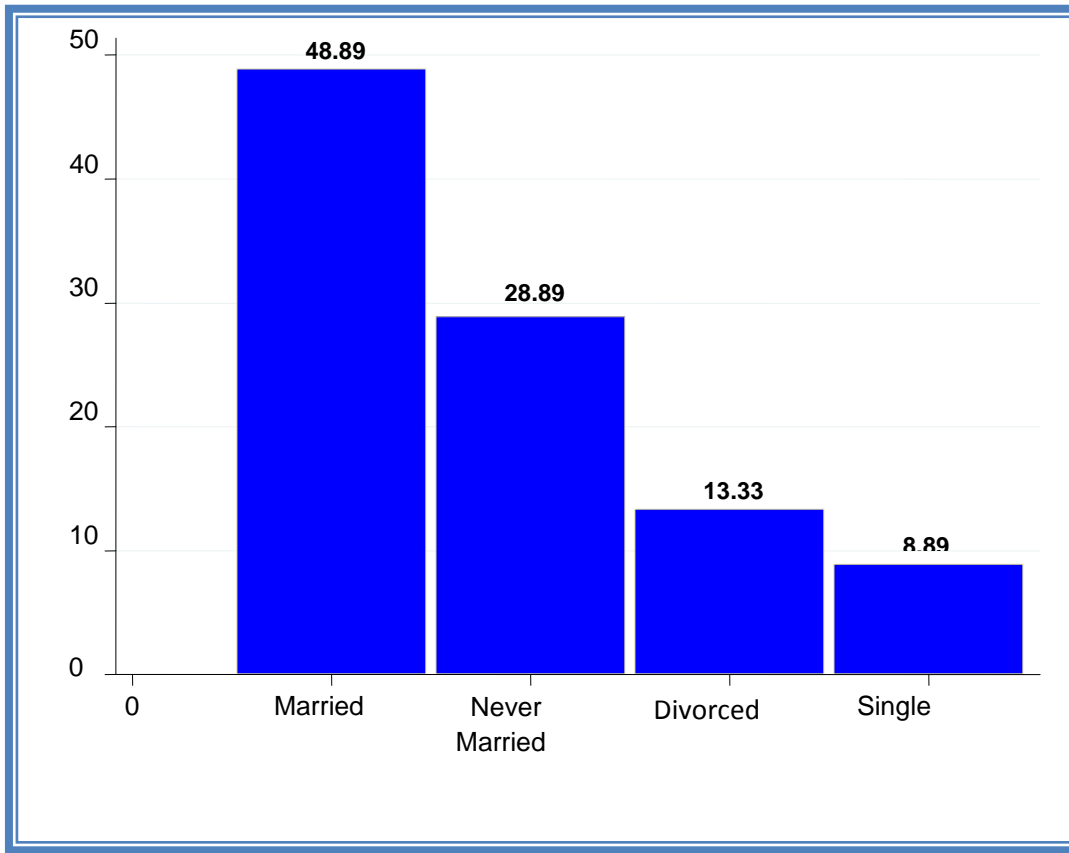
Figure 2

Age	Frequency	Percentage	Cumulative Frequency
18 – 25	2	4.44	4.44
26 – 36	13	28.89	33.33
37 -45	11	24.44	57.78
+ 45	19	42.22	100.00

According to empirical findings 4.44% percent of the respondents are 25 years and younger, 28.89% are 26-36 years and 24.44 are aged 37-45 years. The average age for respondents in this study is 38.0 years. This study is well represented in terms of all age groups. The largest group of the respondents is over 45years of age. This is a clear indication that most of the respondents in the research study sample were mature women who could be relied on for data collection. These respondents were seen as mature enough in terms of age, to run their entrepreneurial venture well. However, some theorists argue that old age stifles innovation and creativity which are critical components of entrepreneurship.

4.2.3 Marital Status

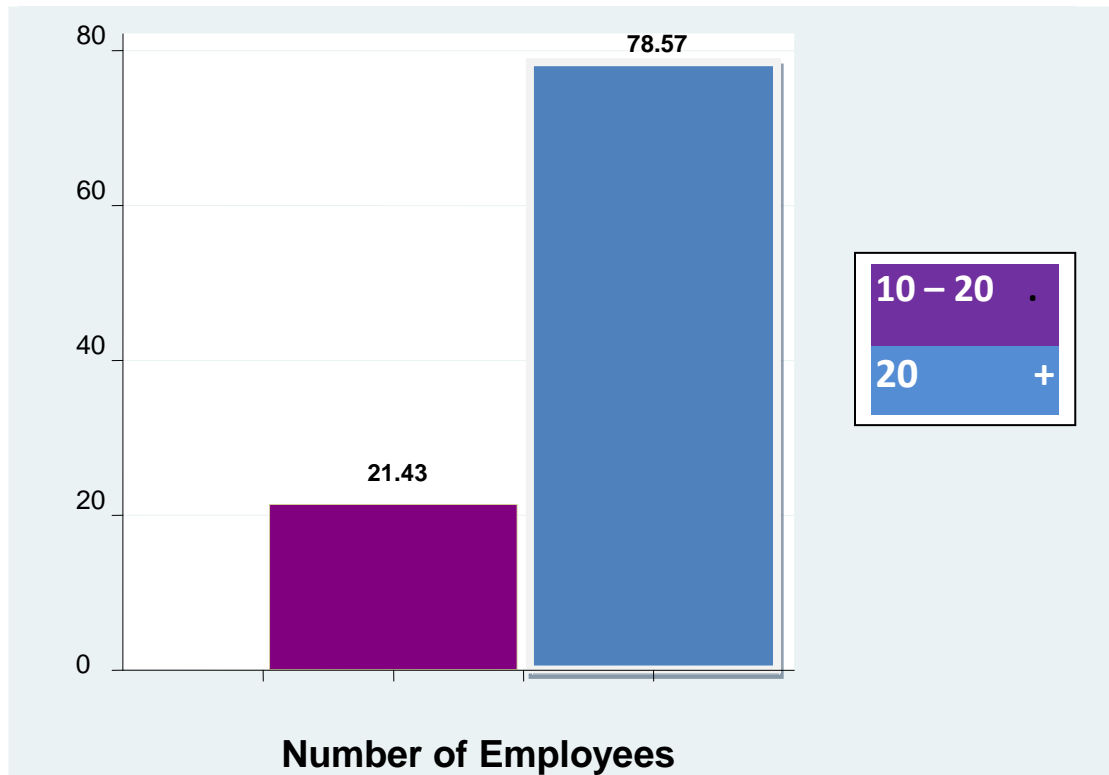
Graph 1



Empirical findings show that married women in this study constitute the largest group of respondents (48.89%). These findings suggest that slightly under half of the respondents are directly influenced by men. However, 51.11% of the respondents have never been married, divorced or widowed, constituting female entrepreneurs who can make independent decisions. Therefore, in terms of marital status, this study is well represented, as the sample comprises of almost half of married women compared to the other group of never married, divorced or widowed women.

4.2.4 Number of Employees in the Company

Graph 2



This was an important determinant used in the selection criteria of the selected respondents. The minimum employee number used by the researchers specified that a company had to employ a minimum of 15 people. Of the respondents, 78.57% employed at least 20 people, signifying that these companies contributed significantly to employment statistics as well as government revenue in terms of employee income tax.

4.2.5 Ownership Status of the Company

Graph 3

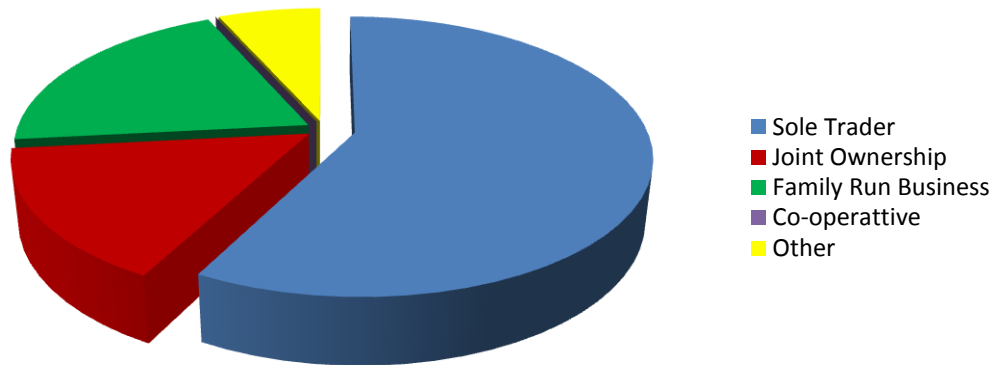


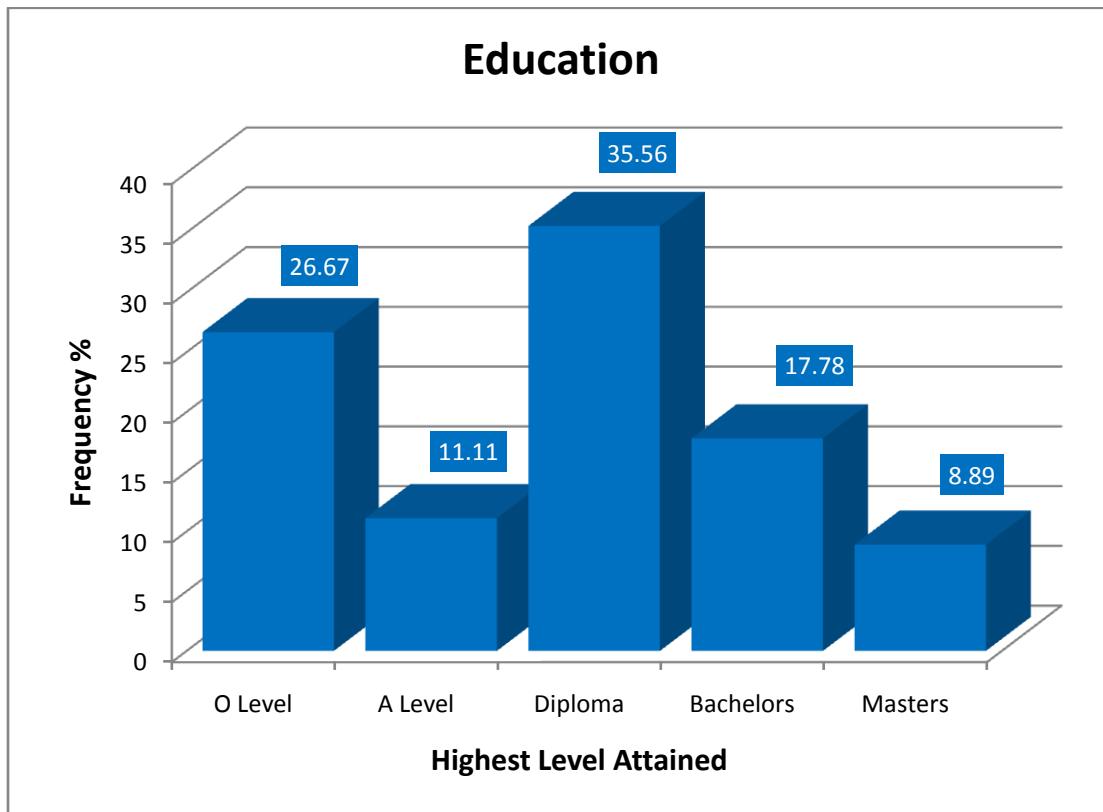
Table 4

Ownership status	Frequency	Percentage
Sole Trader	26	57.78
Joint Ownership	7	15.56
Family Run Business	9	20.00
Co-operative	0	0
Other	3	6.67
Total	45	100.00

Of the respondents, 57.78% were sole traders indicating their ability to give independent responses to questions, as compared to the 42.22% who were in joint partnership, family run operations or any other type of business. This study is well represented as it comprises respondents from both, those who can give independent responses as well as those who may have other parties influencing their responses.

4.2.6 Highest Level of Education

Graph 4



The majority of the respondents (35.56 %) managed to reach the Diploma level while 17.78% actually hold Bachelor Degree qualification, with 8.89% of the respondents hold a Master’s Degree qualification. Of the respondents, 26.67% held Ordinary Level Certification while 11.11% completed Advanced Level. "Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process." (ICPD

4.2.7 Skill Acquisition

Figure 5

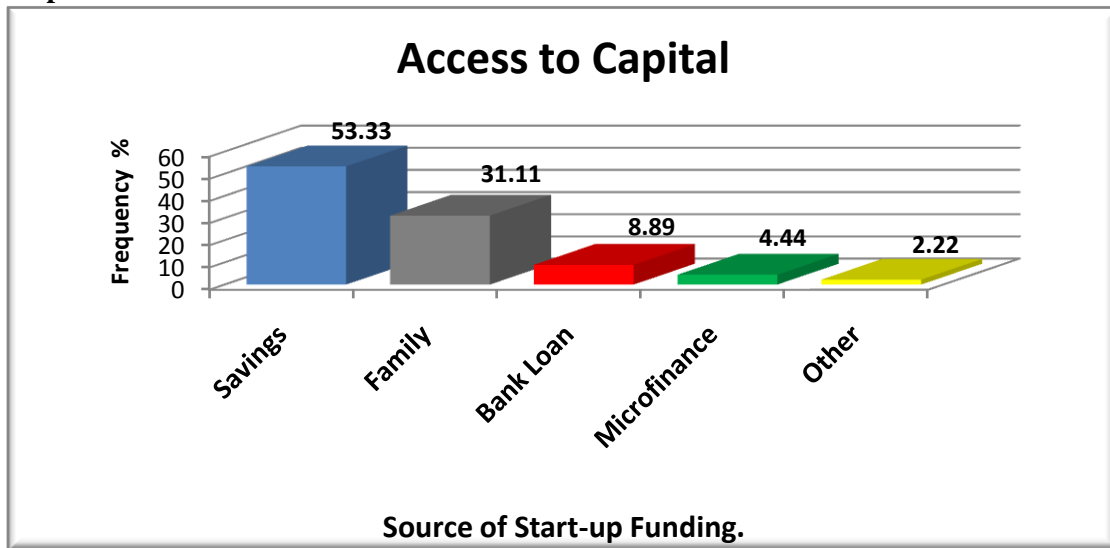
Skill Acquisition Method	Frequency	Percentage	Cumulative Percentage
Formal Training and Education	21	46.67	46.47
Previous Work Experience	18	40.00	86.67

Family Run Business	4	8.89	95.56
Other	2	4.44	100
Total	45	100	

46.67% of the respondents were formally educated and trained while the rest obtained their experience either through previous work-related experience (40%) or from running family-run businesses (8.89%) and being trained in the process. These findings stress the importance of education and training, as well as previous work experience and are seen as important determinants to female entrepreneurs being able to start a business. Experience is important and, in developing countries, it can compensate for education. This is further highlighted by a study of Indian female entrepreneurs by [Nafziger and Terrell \(1996\)](#) who found that, “age, experience and background can compensate for lack of education in start-up rates and the success of the firm”.

4.3 Access to Capital

Graph 5



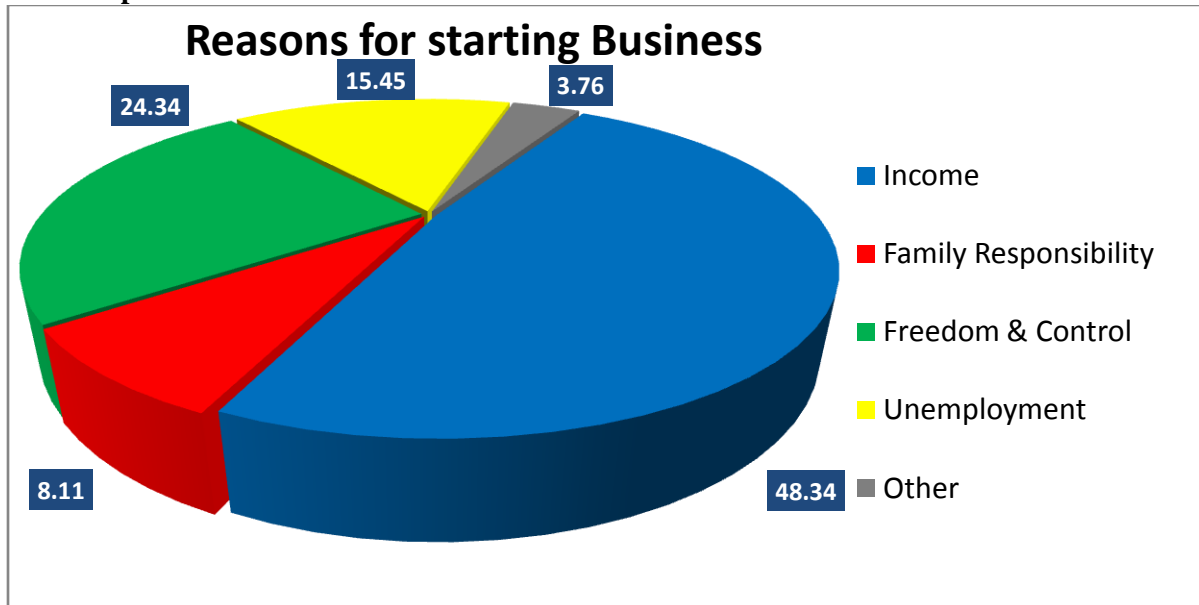
Empirical findings shown in Fig 4.5 indicate that respondents in this study used two broad categories of major sources of start-up capital, internal (savings and family) and external financing (bank loans, micro-finance and other). However, respondents were more inclined to use internal than external sources of start-up capital (64.44 % vs. 35.56% respectively). These results could be an indication of how difficult it is for female entrepreneurs in this study specifically, to obtain external funds for start-up capital.

Rasila (2004) points out that internal financing alone may be inadequate for business growth. Businesses need outside resources and capital to fully utilize their growth potential as they can grow faster than what

can be realized using their income and own resources alone. Under-capitalization inhibits growth opportunities within women- owned businesses.

4.4 Reasons for Starting Business

Graph 6

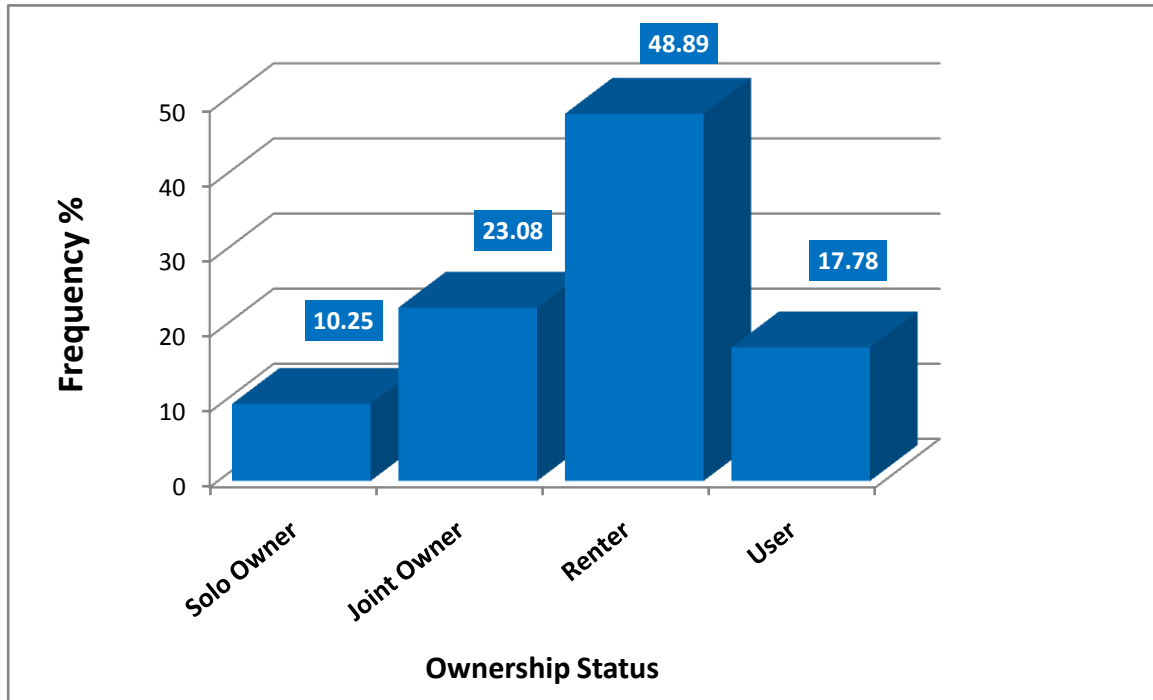


The above findings indicate that respondents in this study are mainly motivated by gaining a source of income as the reason for starting their own business (48.89%). The second largest group of respondents sites the quest for freedom and control over their lives (34.34%) as the reason to start. Having no other income source and earning a living while juggling family responsibilities (15.45% and 8.11% respectively) were some of the responses. These respondents were mostly widows and divorcees who expressed that they had no option but to stand out as firm heads of households as they had no other option.

4.5 Collateral

4.5.1 Ownership Status of Respondent

Graph 7

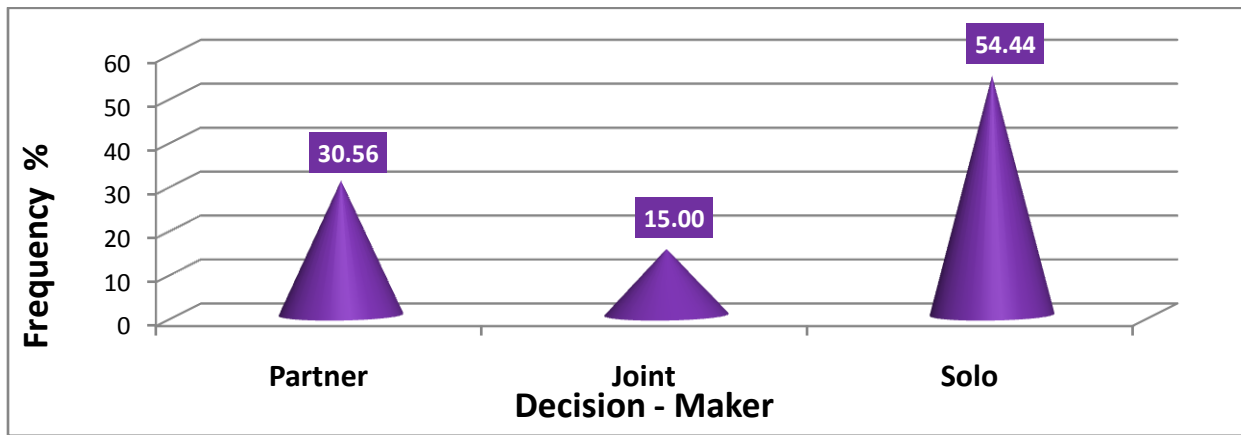


Some respondents(48.89%) are renting their place of home residence. A total of 33.33% are owners of their property, although most of these owners signified joint ownership together with their spouses (25.08%) as they are married. These married respondents who jointly own property do not exercise independence when it comes to using their homes as security in terms of application for capital for business expansion. Only 10.25% of the respondents solely own their homes.

These findings are consistent with theory which highlights that across the diverse global landscape, one constant feature is women’s disproportionate exclusion from property ownership due to culture. Worldwide, women remain a minority of owners of land and housing and often face discriminatory customs, religious laws, and institutional practices that severely restrict their ability to gain and control such property. However, the increase of wealth among women in entrepreneurship, the removal of historically discriminatory mortgage lending practices, and the growing number of female-headed households is helping to make homeownership among women a rising trend (Sykes, 2005).

4.5.2 Decision-Making

Graph 8



Of the respondents, 54.44% of the female entrepreneurs have the sole responsibility of making household decisions. These tally with the demographics of marital status for single women (never married, widowed or divorced) which was a total of 51.11%. 30.56% of the women reported that the financial decisions are made by their spouses and 15% made joint decisions. This showed that despite respondents bringing income into the household, majority of the power in decision-making is still held by their spouses.

Theoretical evidence from the literature is in agreement with this observation as it is revealed that in spite of women’s resource contribution to the household economy, female entrepreneurs only influenced the minor or day-to-day decisions culturally ascribed to them. In spite of the key roles played by female entrepreneurs within the household, their participation in household decisions is limited due to social norms and values which are largely patriarchal in nature. Women continue to be absent from key decision-making forums shaping the allocation of economic and financial resources and opportunities, which further perpetuates gender inequality (UN World Survey, 2009).

4.6 Challenges to Women Empowerment through Entrepreneurship

4.6.1 Economic Challenges

Figure 6

Number	Item	Disagree	Neutral	Agree	Mean	SD
16	Economic Factors	1 - 2	3	4 - 5		
16.1	I am satisfied with the credit access of micro finances & other lending Cos.	80%	8.89%	11.11%	2.17	0.88
16.2	I have collateral in my name to borrow from lenders	62%	4.44%	33.56%	2.45	1.38
16.3	I have access to necessary inputs and resources	40%	24.44%	35.56%	2.95	1.08
16.4	I have access to necessary current technologies	31.11%	35.56%	33.32%	3.04	0.85
16.5	I have an access to information to	46.67%	28.89%	24.44%	2.83	1.14

16.6	exploit business opportunities					
	I have access to a good market for my products	52.22%	15.56%	32.22%	2.57	1.27

80% of the respondents are not satisfied with the financial access given by micro-finances and other lending institutions. The credit access has a mean score of 2.17 with a standard deviation of 0.88. Therefore, the average score of the respondents with regard to satisfactory financial access is “disagree” with little deviations among them. The literature supports the fact that female entrepreneurs, mostly in developing countries, face obstacles in obtaining credit for their entrepreneurial activities. Kuzilwa, (2005) further emphasize “that access to credit is one of the most important limitations to creating new business for the women as well as competing in equal conditions in national and international markets”. This limits their potential from graduating from small-scale to large-scale business.

As far as collateral is concerned 33.56% of the respondents agreed to having collateral as security to borrow from lenders, signifying only a third of the respondents. A mean of 2.45 and a standard deviation of 1.38 shows that 62 % of the respondents generally do not agree that they do have collateral to borrow. Theoretical findings agree that “women entrepreneurs often lack the necessary collateral to obtain a loan, lack information about how to get one and/or face discriminatory laws or practices related to finance and credit and further validated by the World Bank Report (2012) which posits “that women have fewer inheritance rights than men. The report also indicates that women only own one percent of the world’s property and in two thirds of countries, legal rights of women decline with marriage”. Findings show that the respondent entrepreneurs do not agree to their having access to resources as demonstrated with a mean of 2.95 and standard deviation of 1.08 or (40%) of respondents.

With regard to technological access, the mean score of 3.04 and the standard deviation 0.84 show that respondents neither disagree nor agree with better technological access availability. The responses for “disagree”, “neutral” and “agree” are roughly equal (31.11%, 35.56% and 33.32% respectively). This signifies that though technology access is a challenge to others, it is not among the major challenges identified by these respondents.

46.67% of the respondents disagreed with the statement about having access to information, as the mean score (2.83) and standard deviation (1.14) clearly depicts. Almost a quarter of the respondents (24.44%) agreed that they had access to the information to exploit different business opportunities. A possible reason to lack of growth in women owned businesses as evidenced in theory is that “there is an inextricable link between success in business and working knowledge of information”.

With regard to market availability, the mean score of 2.57 and the standard deviation of 1.27 shows that respondents agree with unavailability of markets of their products. 52.27% disagreed with the statement signifying that there is a level of stiff competition within the economy especially with the current downturn which cannot be ignored. Theoretical findings highlight that women often lack access to training and experience on how to participate in the market place and are therefore unable to market goods and services strategically. In addition, they have often not been exposed to the international market and lack the knowledge on how to even export their products. Stiff competition and lack of marketing know-how makes the dependence of women entrepreneurs on middleman indispensable and this becomes very challenging when women are trying to gain independence when running their businesses.

4.6.2 Social Factors

Figure 7

Number	Item	Disagree	Neutral	Agree	Mean	SD
		1 - 2	3	4 - 5		
16	Social Factors					
16.1	I have freedom of movement and can travel unrestricted and alone for business	30%	6.67%	63.33%	3.47	1.40
16.2	I have access to good business trainings and skill updating	57.78%	15.56%	26.67%	2.37	1.05
16.3	I am able to combine both work & family responsibility without challenges	44.44%	8.89%	46.67%	3.08	1.29
16.4	I am yet affected by gender inequalities in my business	75.56%	8.89%	15.56%	2.11	1.06
16.5	I never encounter harassments in operating my business because of my gender	60.0%	23.89%	16.11%	2.31	0.93
16.6	I have access to good networking and contacts that help me run the business	52.22%	15.56%	32.22%	2.47	1.27

63.33% of the respondents concurred that they had freedom of movement and could travel unrestricted for business shown by the positive mean of 3.47. Since 48.89% of the respondents are married (Graph 1), it is rational to imply that the groups which did not agree with the statement (30% Disagreed and 6.67% Neutral) are most likely to include some of the married female entrepreneurs. This is evidenced by theory which highlights that compared to past decades, more women now have got relatively more freedom in terms of entrepreneurial activity but married women in some cases still have to consult with spouses if they are to move about after normal hours or out of town on business events, meetings or conferences (Sorokhaibam, 2011)

Most of the respondents acquired their skills for establishing their own business from formal education (46.67%) but the access for different business trainings and skills updating for the respondents is low with a mean of 2.37 and standard deviation of 1.05. More than half of the respondents do not agree with the statement (57.78%). This is in line with theoretical findings which highlight that many of the women though formally educated, need constant business training and to keep up with technology (Mwobobia, 2012.) However, as the Commonwealth secretariat (2002) adds: “when business training is available, women may not be able to take advantage of it because it is held at a time when they are looking after their family.”

The proportions of respondents who both agreed and disagreed with the statement regarding being able to combine both work and family responsibility without challenges are almost equal (46.67% and 44.44% respectively). The slightly positive mean value of 3.08 suggests that respondents are both positive and negative about the issue. According to literature, one characteristic which clearly distinguishes the majority of women in business from their male counterparts is the added responsibility they bear in society in their roles as wives and mothers. “Women face ‘the double burden’ syndrome, which is currently inherent in our model of society, in efforts to balance work and domestic responsibilities. The modern business world is urging ‘anytime and anywhere’ performance requiring unflinching availability and total geographical mobility at all times” (Women Matter, 2010).

Respondents (52.22%) indicated that women entrepreneurs did not have access to good networking and business contacts that help them run their business as demonstrated by a mean value of 2.47 lower than the neutral of 3. Only 32.22% indicated having access to good networking and business contacts. Literature confirms this empirical evidence by highlighting that “networks help entrepreneurs learn more about their industry and build important connections for additional resources and business growth. It is challenging for women to find the connections they need when starting their business and later on when they are seeking advice for business development.”(Capital One, 2016).

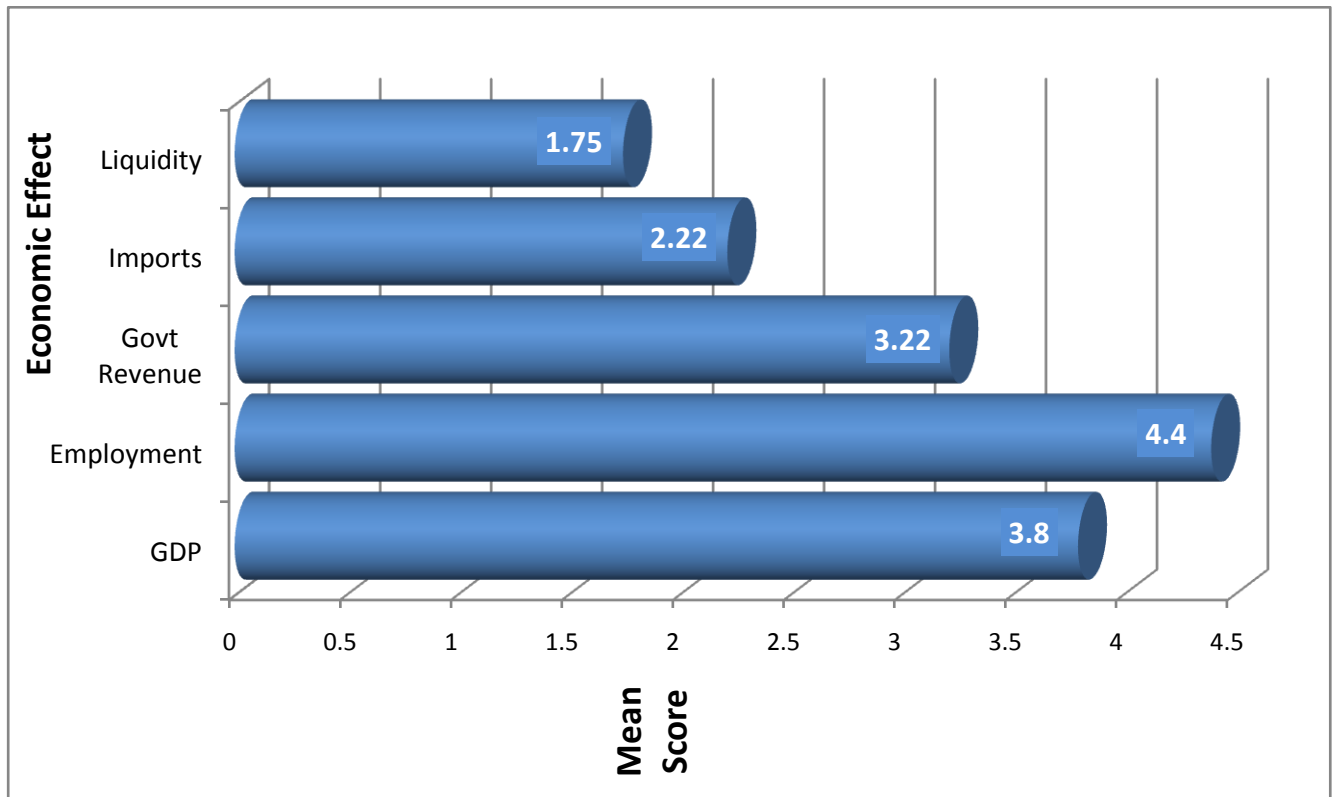
5. Impact of Women Empowerment in Entrepreneurship on Economic/Social Development

5.1 Women Empowerment Effect on Economic Development

Figure 8

Economic Effect	Disagree	Neutral	Agree	Mean	SD
	1 - 2	3	4 - 5		
Increase Zimbabwe’s overall GDP	33.33%	20%	46.67%	3.8	1.23
Increased job creation	11.11%	4.44%	84.44%	4.4	0.73
Increase Government Revenue through Tax	17.78%	33.33%	48.89%	3.22	1.05
Increase local production/ reduce imports	62.22%	28.89%	8.89%	2.22	0.99
Increase cash available / liquidity	82.22%	6.67%	11.11%	1.75	1.13

Graph 10 Mean scores of economic effects of Development



For the purpose of this research, the three economic effects that had scores above 3 are analysed. A mean value above 3 for statements above indicates respondents are in agreement with the statement. The respondents agreed that empowering women would increase the country’s overall GDP as shown by the mean of 3.8 and standard deviation of 1.23. This is in agreement with literature which posits that “there is compelling evidence that women can be powerful drivers of economic growth.” Conservative estimates indicate that if women in business rates were to match male rates in USA, GDP would boost by 5%. In developing economies like Zimbabwe, the effect is even more pronounced.

Majority of the respondents (84.44%) agreed that empowering women had the greatest economic effect on job creation as employment levels would increase. Evidence of this is the high mean value of 4.4 which indicates respondents’ high level of agreement with the positive statement. The lowest standard deviation of 0.73 for this statement indicates that the difference in respondents’ experiences was very small. This is also highlighted in theory by the World Bank 2012 which posits that “because female entrepreneurs tend to hire other women, among whom unemployment is more common, their businesses can be a key driver in reducing high overall unemployment rates”.

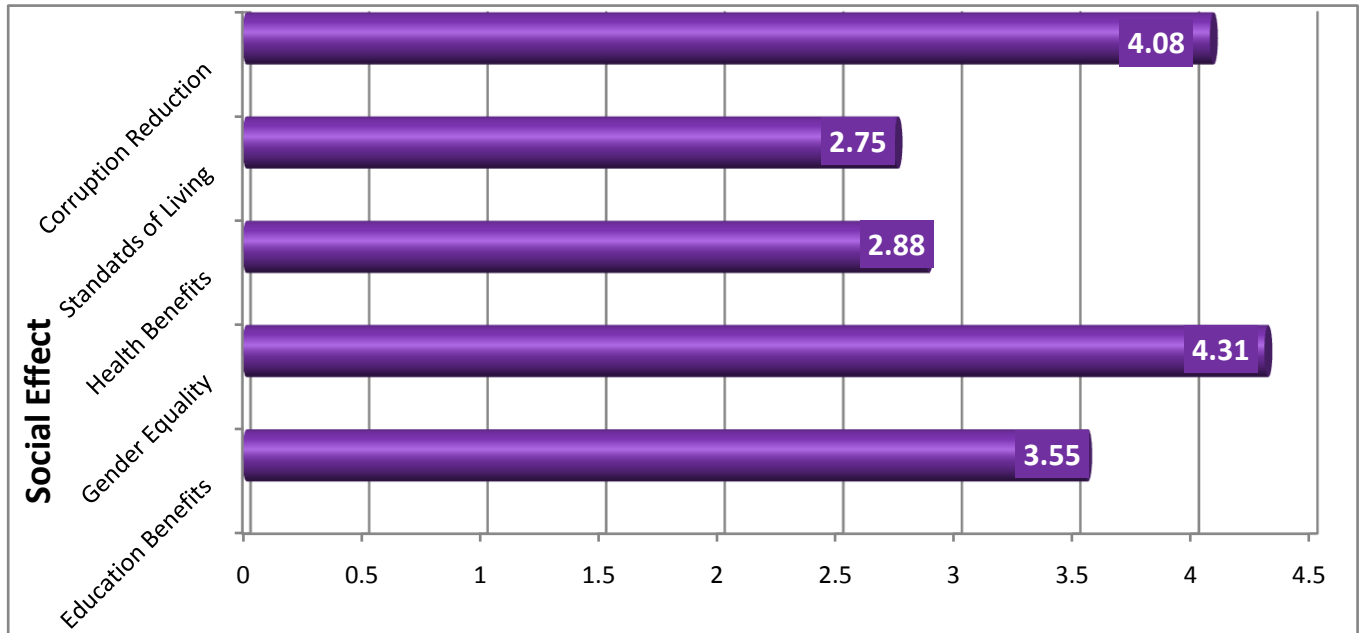
The third largest group of respondents (48.89%) also suggests that female entrepreneurs in Zimbabwe agree that by them being empowered, they contribute to increasing the government revenue through paying income and business taxes. The slightly above average mean of 3.2 and standard deviation of 1.02 confirms the empirical finding

5.2 Women Empowerment in Entrepreneurship Effect on Social Development

Figure 9

	Disagree 1 - 2	Neutral 3	Agree 4 - 5	Mean	SD
Social Effect					
Increased level of household’s education	15.56%	24.44%	60%	3.55	1.21
Increased Gender Equality	4.44%	15.56%	80 %	4.31	0.90
Increased level of household’s health	40.00%	31.11%	28.89%	2.88	1.11
Better Community standards of living	48.89%	28.89%	22.22%	2.75	1.06
Corruption Reduction	11.56%	13.22%	75.22%	4.08	1.09

Mean scores of social effects of development



For the purpose of this research, the three effects on social development that had scores above 3 are analysed. A mean value above 3 for statements above indicates respondents' are in agreement with the statement. It is empirically evident that the largest groups of respondents (80%) agree with the statement that empowering women would aid in development by bridging the gender gap to bring about equality between men and women. This is shown by the highest mean score of 4.31 and low standard deviation of 0.90. On this, theory stands in agreement that empowering women is the key to gender equality (World Bank, 2012).

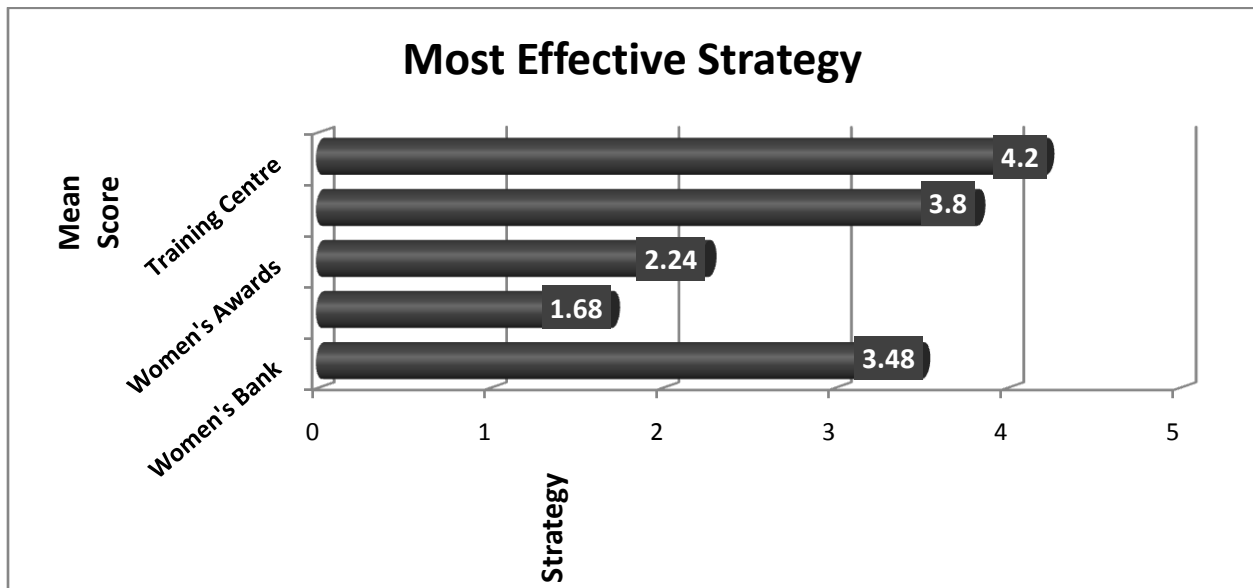
In order to fight corruption, which hinders the countries development, the second largest group of respondents (75.22%) demonstrate a strong level of agreement that empowering women brings about social changes such as reduced corruption. This is demonstrated by a high mean score of 4.08. Recent studies have shown that empowered women who have the opportunity of participation in decision-making are powerful actors who can contribute fighting against corruption. To add to this, "a recent discussion at the [58th session of the Commission on the Status of Women](#) initiated by UNDP and partners highlighted what an asset grass-roots women's organisations can be in the fight against corruption in their communities. The discussion was based on country stories about how women-led strategies strengthened transparency and accountability, leading to prevention of corruption. There is also a significant level of agreement among the respondents (60%) that empowering women has the developmental benefit of increased levels of education, as shown by the positive mean score of 3.55. In agreement to this empirical finding, "a report by the World Bank *Engendering Development*" reveals that women reinvest up to 90% of their income in education, health and nutrition of their family and community compared to 30-40% for men".

5.3 Effective Strategies for Empowering Women through Entrepreneurship

Figure 10

Strategy	Disagree	Neutral	Agree	Mean	SD
	1 - 2	3	4 - 5		
Women’s Only Bank	35.56%	11.11%	53.33%	3.48	1.28
Nationwide Online Network for Women	55.56%	28.89%	15.56%	1.68	0.94
Annual Women Entrepreneurs Awards	57.78%	35.56%	6.67%	2.24	0.98
Government Subsidies/Grants for Start-up	11.11%	22.22%	66.67%	3.80	1.01
Counselling, Advisory & Training Centre	8.89%	4.44%	86.67%	4.20	1.09

Graph 12 : Mean Scores for showing most effective strategies



For the purpose of this research, the three strategies that had scores above 3 are analysed. A mean value above a score of 3 for strategies above indicate respondents' are in agreement with the strategy being an effective method to offer solutions to the challenges female entrepreneurs face, thus empowering them in the process. From the empirical findings 86.67% of the respondents agreed that introduction of Counseling, Advisory & Training Centres for Women in Business, is a most significant strategy to empower women in entrepreneurship. These results indicate the need for training and development of prospective and practicing entrepreneurs. This is evidenced by the highest mean score of 4.2 and standard deviation of 1.09. Women would now have platforms through which they can exchange ideas, receive advice, access to meeting and networking with other successful women in business as well as exchange

information. In agreement to this, theorists Carter et al (2003) stress that “networks provide a conduit for the exchange of information and resources that can enhance success of an entrepreneur”.

The second and third largest mean responses address access to capital with 66.67% of the respondents agreeing on need for access to government subsidies or grants during start-up or expansion as an effective strategy to empower women in entrepreneurship. This is shown by a mean score of 3.8 for their responses.

The third most significant response according to 53.33% of the respondents is that of a Women’s Bank to be introduced as an effective strategy to empowerment in entrepreneurship. Respondents pointed out that a bank owned and operated by women would be the best financing option for women in business. They indicated that they would expect the Women’s Bank to seek all possible options assist, fellow businesswomen in addressing their financial needs as compared to a conventional bank. Co et al., (2007) are in agreement to this empirical finding by highlighting the success of Grameen Bank for Women by Yunus in Bangladesh in empowering women.

5.0 Conclusion

The study revealed that married female entrepreneurs continue to be absent from the household decision-making that shapes the allocation of the economic and financial resources, which further perpetuates gender inequality. Despite their legal right, married female entrepreneurs are still constrained by marital obligations leading to the conclusion that being married, to a certain extent, creates challenges for business women.

We also conclude and stress the importance of education and training as well as previous work experience as important success characteristics for empowerment, required by emerging female entrepreneurs as they start and grow their business.

While the challenges that deter empowerment of female entrepreneurs are many, we conclude that the most significant and greatest challenge is the lack of access to capital exacerbated by lack of collateral and high interest rates, hence they cannot be granted loans without security. This is shown by their use of internal sources of primary funding as formal external sources in most cases are out of reach.

Long-standing cultural norms and values that entrench gender inequality are discriminatory regarding impeding and retarding women empowerment in Zimbabwe. This can be overcome through female entrepreneurship.

The study also concludes that the greatest impact of empowering women is that they create jobs and bridge the gender gap because women business owners tend to employ other women, who coincidentally make up the majority of the unemployed.

It is therefore recommended that:

There should be coalition among female entrepreneurs, where they develop mutually supportive networks with each other. Female entrepreneurs within the informal economy should organize themselves along the lines of the Self-Employed Women’s Association as in India, where it is widely cited as a success story of the potential for social transformation.

The Government, NGOs and other business organizations can provide mentoring schemes so as to provide women with opportunities to interact with people that are rich sources of relevant knowledge and experience. There is need for these programmes to be designed to benefit specifically female

entrepreneurs. These programmes should take women's needs of time and mobility constraints into account.

There is need for changing entrenched patriarchal cultural norms that give special preference to a boy child and men the right to property inheritance. Parents in conjunction with the educational authorities must dispel the myths amongst girls and women as well as boys and men, that men are better than women in business. The home plays a pivotal role in socialization of children. Parents can encourage their daughters to take up technical modules or subjects as this move will work to narrow the knowledge gap between boys and girls, men and women. This is in order for them to successfully break into male dominated "genderized" sectors in the future resulting in narrowing of the gender gap.

Engaging husbands, partners and all male family members to ensure total buy-in and support is very critical. Married women must be supported by their spouse in respect of advice, encouragement, finances, motivational and actual involvement in the running of business. Men should be educated on the importance of seeing and accepting women as equals. Re-orientation of the patriarchal mindset in regard to women's participation and empowerment could greatly enhance women's empowerment.

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