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SOCIOLOGY | RESEARCH ARTICLE

Challenges hindering women entrepreneurship sustainability in rural livelihoods: Case of Manicaland province

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Abstract: The main purpose of this research is to examine the challenges hindering sustainability of women entrepreneurship in rural areas of Manicaland province, Zimbabwe. A qualitative research was conducted in Manicaland province in Zimbabwe. Data were collected through interviews from 30 women entrepreneurs in the various sectors of the economy. The respondents were specialised in

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Grace Kuda Portia Ngorora **(PhD)** is a lecturer in the Graduate Business School of Entrepreneurship and Business Sciences Chinhoyi University of Technology (Zimbabwe). Grace has an interest in Entrepreneurship and sustainable development, gender as well as management. She is actively involved in nurturing women and young entrepreneurs in exploiting their entrepreneurial potential. Networking and collaboration are among her areas of interest.

Aaram Gwiza **(PhD)** is a Lecturer at Marondera University of Agricultural Sciences and Technology, Zimbabwe. His research area includes but not limited to human resources management, development management, public finances, local governance. He holds an Executive Certificate in Humanitarian Project Management (University of Zimbabwe), Certificate in Teaching and Learning (University of Zimbabwe), Diploma in Personnel Management (Institute of Personnel Management in Zimbabwe, BSc Honours in Administration (University of Zimbabwe), and Master of Public Administration (University of Zimbabwe).

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vegetable vending, operating clothing flea markets and cross border trading. Interview guide was used to collect data from respondents and the major theme approach were used to analyse and present data. The study established that women entrepreneurs face various challenges such as lack of collateral security to access funding; lack of market information and occurrence of disasters in the localities. These challenges hinder sustainability of women entrepreneurship in Zimbabwe. It was highlighted that there is compelling need for availing market information; adequate knowledge and skills; supportive government schemes; need for community involvement and participation to support women entrepreneurial activities in the study area. It is clear that if the discovered challenges are not addressed, sustainability of women entrepreneurship will remain a dream. The study came up with strategies for improving women entrepreneurship activities in the Zimbabwean context. Future research can be done in other provinces s to avoid generalisation of findings based on this particular study. Many challenges hinder the sustainability of women entrepreneurship. Major impediments to women entrepreneurship comprises inadequate support from government schemes, patriarchal societal structure of the community, lack of relevant entrepreneurial knowledge to manage businesses, lack of collateral security to access funding, time limitation or role conflict to balance family pressures and business. The study recommends proper entrepreneurship education and training, supportive government schemes and access to network affiliation/connection to sustain women entrepreneurship in Zimbabwe.

Subjects: Sociology & Social Policy; Social Theory; Unemployment

Keywords: women entrepreneurship; women entrepreneur; female entrepreneur

1. Introduction and Contextualisation

Given that women constitute the larger percentage of the world's populace and their motherly instincts, one would expect that effective participation of female in entrepreneurial activities will offer a far reaching impact on the economy, yet their contribution is scarcely apparent in a number of developing and some developed nations (Nsengimana et al., 2017). Ishak et al. (2021) indicated that regardless of the widespread recognition that female entrepreneurship plays an important part in financial development, their level of development has remained on a downward trend. A global cruel reality is that women constitute larger percentage of most economies but remain particularly downgraded and frequently on the receiving end of male-controlled prejudgments. "Most cultures treat females as second class" citizens (Tsyganova & Shirokova, 2010) and this is believed to be emanating from them being a woman (Jones & Clifton, 2018; Smith-Hunter, 2006). Abdullah et al. (2014) concur that female businesspersons face a plethora of difficulties right from the commencement till the end of their business. A prior appreciation of possible barriers thatbusiness women face is imperative to enhance their contribution in the business community. This section therefore sought to determine the trials faced by female's businesspersons in operating their livelihoods. Literature aground has attested to the fact that t there is urgent need for concerted efforts of female businesspersons themselves, government, development community, the social order, their household, scholars and other shareholders to fight against the challenges hindering sustainability of women entrepreneurship in contemporary business undertakings (Kabonga, Zvokuomba, Nyagadza, et al., 2021; Nsengimana et al., 2017).

Previous studies indicate that the bulk of challenges faced by women entrepreneurs are largely premised on social stereotypes compounded with inauspicious culture that culminates in

asymmetrical access to entrepreneurial opportunities between male and female (Choto et al., 2014; Chu et al., 2010; Igwe et al., 2018). These include a lack of adequate access to and ability to use financing, lack of collateral security, exorbitant interest rates, high taxes, and a lack of corporate administration skills in the sector in which their enterprises operate (Nsengimana et al., 2017). A large proportion of women run their enterprises from their homes due to a lack of practical physical buildings, difficulties in securing markets for their products particularly those from remote areas, and poor client consumption aptitude (Nsengimana et al., 2017). Stevenson and St-Onge (2011) state that sustainability of women in private enterprise is being affected by the society in which women entrepreneurs are operating which encourages gender discrimination and gender inequality. Problems faced by women entrepreneurs can be categorized as "objective and subjective ones". "Objective" ones are initiated by problems in striking a stability amongst entrepreneurial activity and, in this case, individual lifetime comprises household, childcare and household duties (Achtenhagen & Welter, 2003; Woldie & Adersua, 2004). Subjective difficulties emanate from socio-cultural biases, official, lawful and tax gaps in the law making of various nations, as well as present typecasts related to the role of females, particularly in male-controlled cultures (Gupta et al., 2009; Hamilton, 2013; Ogbor, 2000).

2. Theoretical Framework

This section highlights the main theoretical framework guiding this particular study. Thus, the section presents the most critical theoretical foundation against which discussion on women entrepreneurship challenges will be presented for the purposes of completing this study.

3. Cultural Theory of Entrepreneurship

Thomas Cochran (1965) proposed that entrepreneurs are influenced by their own attitudes toward their occupation, and the expectations of groups facilitating new ventures, as well as the difficulty level of the operational requirements of the career. He argues that both attitudes of potential entrepreneurs and the expectations of investors are culturally determined. He looks to evidence in historical cases such as the entrepreneurial prominence of Protestants in America, Samurais in Japan, the Yoruba in Nigeria, the Kikuya in Kenya, Christians in Lebanon, the Halai Memon in Pakistan, and the Parsis in India. Each of these cases can be considered interpretations derived from cultural biases. Hofstede (1980) proposed that culture captures the set of values, beliefs and expectations about behaviours that are shared by a social group. Cultural values can be unconscious or conscious, rational or irrational, but either way, they influence the social, political and technological institutions of a society. These institutions then serve to reinforce the values in a virtuous or vicious circle.

Cultural values influence the entrepreneurial behaviours in a society, such as the propensity to take risks, or to pursue innovations that deviate from norms. Some cultures may value conformity which discourages innovation. For instance, Shane (1992) finds that individualism is positively related with innovation whereas power-distance is negatively related with innovation. Davidsson and Wiklund (1997) find that societies that value autonomy have a higher level of need for achievement; and greater self-efficacy tend to have higher rates of new venture founding. Low uncertainty avoidance may also play a role in new venture creation. However, if these cultural values are not positive, they affect sustainability of women entrepreneurship. Specifically, the fact that women are marginalised and not expected to take part of the economic activities, this narrows the opportunity to develop in their respective livelihoods (UN Women, 2018).

4. Challenges faced by women entrepreneurs hindering sustainability of their livelihoods

In this section, authors attempt to unpack the various inhibitive factors associated with women entrepreneurs in Zimbabwe. The major challenges are discussed in the following categories.

4.1. Negative socio-cultural Constraints

Historically, man were positioned to dominate females and this was considered to have a higher achievement and domain attitudes (Rubio-Banon & Esteban-Lloret, 2016). In Sub Saharan Africa,

the cultural value demands that men are the family breadwinner. Any female demonstrating her business ability is recognised as wanting to take over the management responsibility of a male. Females were positioned in roles related to housekeeping, caring for children and taking care of the husband parents. However, Alvarez et al. (2013) discouraged this as he articulated that the involvement of women in the house work decreases their possibility to become successful entrepreneurs (Pérez-Pérez & Avilés-Hernández, 2016). Females often grow up relating the pursuit of money with immorality, avoiding conflict and distancing themselves from what men view as the qualities that are mostly needed in entrepreneurship i.e. assertiveness, acquisitiveness and even ruthlessness (Robbins & Dowty, 2008). Comparatively, women entrepreneurs' number remains lower compared to male entrepreneurs (Bonner et al., 2017; Goel & Madan, 2019). The smaller number of women in entrepreneurship is allegedly attributed to gender stereotypes (Rubio-Banon & Esteban-Lloret, 2016) and socio-cultural influences that inhibit the entrepreneurship growth.

Ribes-Giner et al. (2018) postulated that even if socio-cultural influences reinforced and inspired man to construct novel businesses, the resultant effect on female is not as constructive or encouraging. Usually, these influences pushed female to retain away from private enterprise. Some scholars concur that the most important social and cultural factors that need to be nurtured among women and society are the anxiety of disappointment, the professed competences and chances (Arenius & Minniti, 2005; Koellinger et al., 2007; Noguera et al., 2013). In a way, female subconscious struggle to accept and take entrepreneurship opportunities, and this was is entrenched in women upbringing (Brush et al., 2009; Fayolle & Gailly, 2015). Taking the step to venture into opportunities remain relatively for fear to be pointed as failures by male counterparts. Barwa (2003) posits that the female businesspersons in Vietnam displayed that female face extra challenges due to the dominant socio-cultural biases and masculinity founded disparities. For example, in Pakistan, the society only support the man to have and run a business (Bashir et al., 2014). In Zimbabwe, the dominance of masculinity is still a difficulty issue for the development of women businesspersons (Kabonga, Zvokuomba, Nyagadza, et al., 2021; Mutanana & Bukaliya, 2015). Traditionally and familiarly, women in Zimbabwe are professed as substandard to males regardless of their oldness or learning position (Booysen & Nkomo, 2010). This is not the issue for Zimbabwean women only, but a confirmation from other male-controlled nations. Azmat, (2013) Maden (2015) similarly propose that female are anticipated to be submissive, loyal and dutiful. That one is stress-free to understand that these predictable female potentials are in unswerving battle with the expected displays that are essential to flourish in industry (Hechavarria & Ingram, 2016).

Moreover, for poor outdated male-controlled motives, females are not cheerfully recognised as businesspersons managing and running their own innovativeness (Van Eerdewijk & Mugadza, 2015). The male-controlled structure of socio-cultural arrangements and practices permits males to overlook, coerce and abuse females (Hechavarria & Ingram, 2016; Shinnar et al., 2012) destructively distressing females' self-confidence and accomplishment inspiration, as well as contributing to obstacles to woman business achievement. A female is stereotypically not anticipated to make financial choices such as engaging in entrepreneurial activities. Women who find it challenging to avoid traditional obstacles (Ewoh, 2014) as they are expected to wear their husbands' face. Female entrepreneurs therefore remain in small scale because if they run a large enterprise, female would act as if a man is involved and, in most cases, women resist the adoption of what they view as a male comportment, even if this would be good for their entrepreneurial activities. Attitudes of both men and women need to change to overcome these obstacles with women becoming gradually prepared to view assertiveness as a skill and men also transforming their cultural values.

4.2. Negative psychological factors

Kokiloo and Kesharwani (2019) stated that negative psychological factors affect female entrepreneurs in their daily operations of their livelihoods. Spivack and Desai (2016); Rehman and Roomi (2012) and Kim and Ling (2001) state that women face role conflict stress such as marital status and type of family. Iyer (2015a) pointed out that two main problems notably, starting and

sustainability of women businesses reflect a negative perception of society (in particular those of man, towards females as business persons) and the society gender bias. The research revealed that traditional rearing impedes the ability of males to relate to females as business women. Results from Kokiloo and Kesharwani (2019) showed that unmarried females' entrepreneurs experienced less stress than married females. Those from joint household tended to experience less role stress compared to those from nuclear families, possibly, for the reason that they share their business challenges with additional household associates.

One of the most significant obstacles to woman private enterprise is the stress experienced by female in their homes in balancing their primary obligation for the care-giving of children and, at times, their husbands' parents (Sciascia et al., 2012). Rey-Martí et al. (2015) and Akehurst, Afonso, et al. (2012) underscored that the greatest challenge for female to engage into entrepreneurship is the difficulty in striking a balance between household responsibilities and working life. Amoako-Kwakye (2012) and Azmat (2013) proposed that the male-controlled culture assumes female to carry a double role of being producers and reproducers and being employed or being an entrepreneur and undertaking household obligations. Despite their role as entrepreneurs, the society expect female to be the main parental, expressive nurturer and fulfilling all the family responsibilities. Female entrepreneurs are expected to balance both household responsibilities and business; and this often restricts their ability to grow their entrepreneurial ventures (Kelley et al., 2013).

4.3. Multiple work family duties/responsibilities

Women entrepreneurship sustainability can be influenced by the support received from household members. The level of positive attention of the household memberships is a contributing influence in the understanding of female informal enterprise objectives. Studies have revealed that household life has a vivid influence on the development of women managers with undeveloped broods (Poggesi et al., 2019; B. S. McGowan et al., 2012). In developing economies, work-family may be emphasised by the circumstance that female most frequently face more weighty difficulties in opening and managing an enterprise than males, and in addition women meet numerous characters as they still play an essential role inside the house (Kabonga, Zvokuomba, Nyagadza, et al., 2021; Modarresi et al., 2017). The complexity of the entrepreneurship problems faced by women drain them as it demands much of their attention and ingenuity yet the community beliefs and what they prefer reduce the actual attention that they can pay to their firms (Hallward-Driemeier, 2013; De Vita et al., 2014). The values for their ventures' success and survival can be disadvantageous. Research conducted in Kenya found out that women entrepreneurs face the problem of balancing multiple roles and it was highlighted as the main reason for their higher rate of business exit (Munyua, 2009).

In most patriarchal centered values, being a businessperson is not a reason/justification for existence released of her household obligations (Goffee & Scase, 1985; Hundera et al., 2020). Thus, women in business more frequently than man face role conflict (Jennings et al., 2013), which necessitates numerous managing instruments, and which may negatively influence on the sustainability of their livelihoods. Role struggle happens when an individual includes in several characters and submission with one of the roles obstructs the achievement and success of another (Hundera et al., 2020; Ong & Teh, 2009). Kim and Ling (2001) established that female owned businesses were at a commercial disadvantage due to role conflict as females are expected to combine household obligations with an entrepreneurial career which end up mounting on them thereby failing to attain a suitable stability creating extraordinary attitudes of pressure and detain back financial development of their businesses (B. S. McGowan et al., 2012). For instance, Sullivan et al. (2012) recognised that females with families have a tendency to treat them as their first choice for household associated influences than males when they are at work. Therefore, when female is at work, they still carry and complete their motherly role and might worry about how to breastfeed and contemplate about their families, with contradictory effects for their efficiency (Medina & Magnuson, 2009). Research by Vossenberg (2013) established this is also the challenge

in Europe, the presence of families undesirably influences the achievement of women entrepreneurship (Williams, 2004).

In addition to that, Woodruff (2007)'s findings from Mexico show that approximately 50 per cent of women entrepreneurship livelihoods close their business ventures. Woodruff (2007) established that surviving woman-led initiatives had noticeably lower annual growth rates compared to their male counterparts with approximate 7 per cent per annum (female-headed) compared with 11 per cent per annum for men. Research shows that influential factors to this include the dual work that is domestic and reproductive responsibilities for women, yet women generally are more considered as risk adverse, and they easily use their small profits diversifying into new entrepreneurial activities, rather than expanding existing ones. Women engage into entrepreneurship late because they are not only married but they also have children who needs their attention (Nearchou-Ellinas & Kountouris, 2004). Females in many countries are precise expressively committed to their household duties. Women are expected to do to all the household duties that is to provide for the families fulfilling all responsibilities as well as other memberships of the household. Women are over loaded with domestic/household tasks such as additional care to spouse, offspring and extended family which remove away most of women business's time and drive (Schein & Mueller, 1992). In such position, it is challenging to focus and operate and manage the business effectively (Schein & Mueller, 1992).

4.4. Responsibility of providing for the extended family and relatives

Female entrepreneurs are usually affected by pressures to run a household, take care of children and spouse and extended family. Undesirable financial progress influences negatively on female entrepreneurs as they have to look after their children, oftentimes as single mothers (Morrison et al., 2003). One other challenge is the obligation of looking after the in-laws, extended relatives and families. Many initiatives like financial assets are not frequently separated as of family moneys and, henceforth, these household responsibilities are encountered from capitals received in the industry. Family need incline to trough the funds and savings from the industry, as the income would then have remained used for the sustainability of the business. Although some of the household members, in-laws and the extended families do help in as long as amenities in the females' livelihoods or in completion of household chores, the financial responsibilities in support of them frequently surpass the amenities they offer (Menard et al., 2003).

4.5. Stereotyped corruption

Women in business are worried about many requirements from local administrations and the government for registering and operating their businesses because every single document requires them to pay and women entrepreneurs regard it as an unnecessary expense (Madzivhandila & Dlamini, 2015). Siddiqui (2012) discovered that Indian local administrators adjourn the documents and licenses required for industry by female businesspersons in demand to receive a payoff from them. This wicked values of bribery prices including time taken waiting for the intentional delay from officials and money (bribe) and discourage female businesspersons. Sex is used as a means to receive favours from Rwandan officials both in private and public sectors, with female being asked for sex in order to be employed or get promotion, or to obtain a business opportunity. Declining or rejecting bribery is viewed as losing an opportunity. This study, therefore, seeks to establish to what extend stereotyped corruption hinders women entrepreneurship in Zimbabwe.

4.6. Gender bias or discrimination against female entrepreneurs

Gender bias is an obstacle which has been met by most female entrepreneurs who are being victimised in a patriarchal culture. This delays the sustainability of female entrepreneurship (Linke et al., 2011; Winn, 2005). Gender bias might be viewed as differentiating unfavourably or the revealing of the dissimilarity amongst two items (Mandipaka, 2014). In Africa, gender discrimination is the main challenge female entrepreneurs are still facing or example, in South Africa, women do not have the equal privileges and advantages as males (Mandipaka, 2014). Mitchell (2004) opined that besides the risks faced by businesspersons, females face extra challenges of being

a female in a patriarchal culture. The main challenge lies with the disinclination of financial institutions to award loans, absence of adequate funding, the undesirable negative social cultural attitudes and masculinity prejudice (Valla, 2001). Sinha (2005) proposes that even if female's businesspersons function in the similar surroundings as male's businesspersons. In fact, there are sex discrimination rooted in culture, which give boundary to female from giving full economic contribution and entrance to commercial opportunities and growth amenities. Iyer (2015b) posits that gender discrimination affects female that even if they raise a concern, such issues are ignored and not considered as entrepreneurial one. Such gender discrimination not only negatively affect the views of female entrepreneurs by others, but it also impacts on females' aspiration to involve in private enterprise (Gupta et al., 2007). The traditional belief is that the "male should be in charge of making money while the female should be in charge of caring for the family" (Xu et al., 2018). In this gender ideology, men are given the highest value in earning money to support their families while women care for their families (Attané, 2012). Thus, society has formed a series of stereotypes about gender-behaviour standards. For example, men are aggressive, intelligent and efficient, while women are gentle, passive, and inefficient (Tang et al., 2012). Men's success lies in their careers and women's success lies in their families, etc. The idea of what men and women should do, respectively, has dominated people's thought, almost to the point of social consensus (COUPLES, 2016; Kelso et al., 2012).

Researchers identified the problem of security and safety of females in business, particularly those working in the informal sector. Although less is acknowledged in theoretical study, there are many reports of murders, pestering and rape of women sellers and small private titleholders. This results in anxiety, continuous terror and not exploiting the opportunity to easily select ones commercial site and time of opening hours which extremely restricts the likelihoods and varieties of becoming a prosperous businessperson for females in some emerging nations. The glass-ceiling effect refers to the undistinguishable challenge stopping female from achieving career advancement to senior positions (Mattis, 2004). In the business field dominated by men, women are consciously or unconsciously rejected (Longman et al., 2018). A lack of human capital and social capital makes their entrepreneurship more uncertain, thus reducing their willingness to enter in this field (Roomi, 2013).

4.7. Lack of adequate capital

Lack of adequate business capital is an extra outer influence that negatively affects women private enterprise. Tur-Porcar et al. (2017) opined that it is very hard for female businesspersons to access adequate monetary possessions to start their preferred entrepreneurial endeavours and that they suffer trustworthiness challenges when working with microfinance organisations. Muravyev et al. (2009) found that Europe and Central Asia women businesses have a 5.4 per cent lower likelihood of safeguarding a microfinance credit than man succeeded companies' and 0.6 per cent greater interest charges compared to their man colleagues. This is also the case for African countries where "African Development Bank" (2005), in particular, point out that the most common challenges encountered by female entrepreneurs in Africa is inadequate finance. Of which adequate money is viewed as the life-blood for any business (Singh, 2012). Correspondingly, research by Wasilczuk and Zieba (2008) consented that monetary problems are one of the greater or highest impediments female in business face when starting their businesses. Researchers established that woman businesspersons were more probable to withdraw their businesses because women lack access to adequate finance (Boden & Nucci, 2000; Du Rietz & Henrekson, 2000; Watson, 2003).

Research by Agrawal (2018) initiated that female entrepreneurs ingenuousness of negotiating with the microfinance institutions and their deficiency of monetary assurance are some of the challenges they face in securing credits. Most banks consider it as a big risk for funding the business operated and managed by female and these organizations are unconvinced about the business capacity of females. The financial institutions deliberate female loans as higher risk compared to males credits and thus, put impractical and irrational/unreasoning safeties to get credits to female businesspersons. Report by United Nations Industrial Development Organization

(2003) showed that regardless of the suggestion from literature that female entrepreneurs credit reimbursement rates are greater than males, female entrepreneurs still face more difficulties in obtaining credit often due to gender biased attitudes of financial institutions" (Muchie et al., 2003). This is also the case on female entrepreneurs in developing countries where they have diminutive entrance to capitals due to the fact that they were born and nurtured in deprived rural societies with insufficient chances to borrow currency (Starcher, 1996).

4.8. Lack of collateral security

Women entrepreneurs usually lack the credit worthiness. This is the inability to provide collateral security to borrow loans. Few or no women entrepreneurs in developing countries have these collaterals due to patriarchal culture. Thus, they are required to depend on their investments and loans from families, lineages and colleagues. Mauchi (2014) opined that literature studies established that the shortage of entrance to resources and loans systems and the limitations of monetary schemes are observed by upcoming entrepreneurs as biggest challenge to sustainable livelihoods in developing economies (Beeka & Rimmington, 2011; Chowdhury & Amin, 2011; Mauchi, 2014; Meier & Pilgrim, 1994). The foot-dragging to provide assistance caused by delay in the release of adequate finance by the finance institutions also cause considerable difficulties to the female entrepreneur. Phillips et al. (2014) cited by Alqubaiti et al. (2018) argued that woman businesspersons in developing countries like South Africa have remained predominantly deprived in the previous as they do not possess any assets, which can work as security on securing business credits and women essential approval from their spouses' to enter into monetary events. Thus, it is vibrant that female in business agonize from lack of accessing adequate monetary possessions and salaried funds and they are distinguished to secure peripheral monetary help due to the absenteeism of touchable collateral safety and credit in the marketplace (Phillips et al., 2014). Based on literature, Klapper and Parker (2011) contented that males and females start their businesses in different areas due to wealth limitations. Female businesspersons are in business ventures such as sales, marketing, and facilities which require then to put few start-up income though males conduct their commercial in high advanced knowledge segments (Díaz-García & Jiménez-Moreno, 2010). In a study conducted in Phillipane by Alanakyan (2014), it was observed that the main hindrance for female entrepreneurship are unfavourable tax rates, sales difficulties and price and quality of the utilities. Similarly, DiCaprio et al. (2015) found that most challenge to open a business in Armenia are high tax rate comprising of complex rules, constant variations in regulation and monetary difficulties comprising shortage of adequate possessions, extraordinary levels of interest rates for loans and unbalanced revenue. Local confined procedures, rules and unfavourable taxes, combined with unethical rehearses serve as critical bottlenecks towards female entrepreneurship.

4.9. Negative environmental factors

Hazudin et al. (2015) suggested that ecological influences like household, networks and other lineages can have important encouraging influence on the accomplishment of the industry. Akehurst, Afonso, et al. (2012) emphasised that household support to an entrepreneur is a basic requirement for achievement. Females are twice motivated to engage into entrepreneurship if the partner is also a business-owner. Relatedly, research has shown that nearly 50 percent of female businesspersons have paternities who were successful entrepreneurs. Vossenberg (2013) cements that female entrepreneurs usually depend on sustenance from partners, household and families in order to effectively open and nurture an enterprise. Therefore, if they don't get adequate support, women entrepreneurial activities are prone for failure.

4.10. Lack of access to information

Accessibility of entrepreneurship information is equally essential for the intention to recruit new business. Anand Singh and Krishna (1994) found that willingness in information-seeking is one of the greatest significant characteristic of a successful businessperson (Mauchi, 2014). Information searching denotes to the regularity of interaction that an individual creates with numerous sources of evidence. The outcome of this action is most frequently reliant on the accessibility of information, either through separate willpowers and human capital or as a portion of a social capital and

networking. Availability of novel evidence is essential for the commencement, existence and development of entrepreneurship" (Duh et al., 2003; Kristiansen, 2002; Mauchi, 2014; Mead & Liedholm, 1998; Swierczek & Ha, 2003).

Entrepreneurship training and education are important gears for women businesspersons to effectively run and operate a business as they keep informed businesspersons on modern and upcoming industry developments (Chinomona & Maziriri, 2015; Iwu & Nxopo, 2015). Although entrepreneurship training and education is of greater importance female entrepreneurs are at the verge of receiving less of these teachings compared to males. Phillips et al. (2014) opined that managing an enterprise is very risky for both entrepreneur's male or female, even more for female who not merely want to survive in a patriarchal atmosphere but also frequently have shortage the business education and teaching in entrepreneurship. Fairlie and Robb (2009) indicated that general learning experience is an essential factor of successful industry outcomes for entrepreneurs. However, many woman launch businesses with shortage of previous-knowledge that is considering an obstacle to manage effective enterprise (Verheul et al., 2006). Neri et al. (2019) found that females in business lack appropriate entrepreneurship education and training to sustain their businesses. Ascher (2012) opined that most female in emerging economies continue uneducated and living in rural or deprived societies. Fatoki and Chindoga (2011); and Orford et al. (2003) further argue that the major challenge faced by many South African businesspersons, resulted from the lack of entrepreneurship education and training. It can be justified to ascertain that many female entrepreneurial ventures fail because women lack adequate preparation and learning, which generate challenges for female in the setting up and management of commercial initiatives. Research by Huarng et al. (2012) found that females with adequate entrepreneurial management abilities overcome difficulties and complications easily at the commencement of their business activity.

Lose and Tengeh (2015) consented that education gained from trainings increase the abilities and the knowledge of entrepreneurs in commercial and it increases business chances of success. Research by Brixiová and Kangoye (2018) in Eswatini in South Africa emphasized the need of entrepreneurial skills as their shortage have negative impact to opportunity-driven women entrepreneurship. Anh and Duong (2018); Luken and Navratil (2004) show that female entrepreneurs in the rural areas of Vietnam and Uganda agonize from the absence of entrepreneurship teaching and consultative facilities that would permit them to improve their business management and technical skills", thus limiting productivity and strain their profits in business. Also, Agrawal (2018) found that female businesspersons in Morocco suffer from deficiency of business working and management expertise resulting in low efficiency and effectiveness. Research by Richardson and Hynes (2008) on female businesspersons in African countries reveals that many female in business in Africa feel they have inadequate abilities, abilities and knowhow/knowledge in certain industry matters. Thus, if women entrepreneurs are not prepared through relevant adequate entrepreneurship trainings sustaining of their livelihoods will remain a dream difficult to attain.

4.11. Lack of business and social networking

Strong networks have an effect on the likelihood of success of an industry. Most of the challenges faced by female seem to re-count to female entrepreneurs comparative absence of experience to the entrepreneurship world. It has been noted that female commercial linkages are wrongly established as communal possessions yet real interactions can give greater benefits for female in business (Linehan & Scullion, 2008) by assisting to offer a competitive advantage in entrepreneurship (Ly & Karsberg, 2022; Ottobre, 2013). The negativity of the social order or culture viewed as obstructing factor which largely disturbs female in business who subordinate and link with others in industry especially male entrepreneurs (Agrawal, 2018). This shows that females businesspersons have little close of inner determination of communication and independence of flexibility. Yet research by Kristiansen et al. (2003) confirmed that social and business networking has important businesses need to involve in

linkages to stay competitive (Mauchi, 2014). A social relationship with enterprise adaptability (Mauchi, 2014).

In the entrepreneurship world female have mentioned marginalisation from male-dominated business and social linkages as the major obstacle to their progression to business ranks (Mauchi, 2014; Sosna, 2020). Researchers of entrepreneurship have reached the general agreement that male and female entrepreneurs need new network comprises of formal and informal ties between the crucial group of associates and signifies networks through which any businesspersons (male or female) get right of entry to the essential resources for engaging in entrepreneurship, development and attainment of the business (Kristiansen et al., 2003; Mauchi, 2014). This is so because business and social linkages signify a means for business owners to decrease dangers and operation charges as well as increase right of entry of commercial concepts, information and wealth (Aldrich et al., 1986; Muzenda, 2014). Through networking entrepreneurs can gain advice; "(Redeker, C. L. McGowan et al., 2012) sustenance (Greve & Salaff, 2003), obtain implicit information (Linehan & Scullion, 2008), form strategic associations McGowan et al. (2012), look for industry chances (McGowan et al., 2012), and gain trustworthiness and legality for themselves and their enterprise (McGowan et al., 2012)".

4.12. Low level risk taking

Anxiety of disappointment has been well-known as a significant limiting factor for novel enterprise establishment mostly in case of females (Díaz-García & Jiménez-Moreno, 2010; Koellinger, Minniti, & Schade, 2013; Noguera et al., 2013). Yordanova and Alexandrova-Boshnakova (2011) discovered that risk-taking is an important influence that encourages businessperson's readiness and readiness to tap the resources necessary for the firm growth. Kilkenny (2019) indicated that the Guidant financial report 2017 highlighted that females are found with the absence of self-possession to manage a business. Noguera et al. (2013) opined that usually females undervalue their entrepreneurial skills and this assumption inhibits female to start their own businesses. This lack of confidence is also the strong shield which exerts negative impact on women entrepreneurs to participate in entrepreneurship which is constant risk-taking. Starting business by investing capital, sustaining the processes and reinvesting back money for extra generation necessitates high level of danger captivation, self-assurance and bravery. As alluded by Robinson et al. (2007), females avoid risk more than their male counterpart and less concerned with financial gain. Thus, it is anticipated that female companies do not develop and grow for the reason that females are not risk-takers of which it is a crucial aspect for successful private enterprise.

4.13. Informal character of women livelihoods

Most of women entrepreneurs operate in informal sector and operated from home. Women face a range of systemic barriers, including entrenched poverty which drains sustainability of their livelihoods as they live from hand to mouth, poor access to land, finance, and health services; and social norms dictating acceptable livelihoods for women and forcing them to take on a heavier share of domestic responsibilities (Overå, 2007). This results in breeding out male domination in economic participation thereby sacrificing approximately 52 percent of total population. Limited participation of women results in poor female headed families. Poverty effects in hunger, absence of shelter, illiteracy, insufficient health care, early child marriages and unwanted pregnancy are all challenges associated women and normally this results in higher rate of street children. Yet evidence indicates that woman private enterprise contributes in several ways to financial development and occupation creation but this is not the case for Zimbabwe, hence, pose a question on the validity of this assertion (Minniti & Arenius, 2003).

4.14. Inadequate government support

In the country profile, the inefficiency of government bureaucracy is cited as the most problematic area, followed by policy instability, corruption, tax regulations and tax rates. The dialogue between the government and society is not conducive for economic prosperity and, in those circumstances, it is challenging to engage in entrepreneurship that should, in principle, promote economic growth

and development (Fosić et al., 2017). In addition to individual initiatives, government support plays a crucial role in developing the culture of strong women businesspersons (Brünjes & Diez, 2013). Although the subject of women entrepreneurship as a specific problem of the economy has attracted public attention, the surface of this problem has only been scratched.

5. Methodology

This study adopted interpretivism. This philosophy was used since it allows the interpretation which goes beyond the empirical and supposedly objective evidence to include subjective views, opinions, emotions, values: the things that can't be directly observed and quantified. This opened the chance to be subjective in analysing the arguments of the respondents (Saunders & Thornhill, 2009). Bakasa (2016) claims the qualitative research is appropriate because it explores and describes the participants' experiences in detail. Ngonidzashe (2016) opined that being interpretive in nature, the method permits scholars to have a full understanding of the situation of phenomena under study as well as to interpret meanings in social or cultural context of the participants. Qualitative research is used to uncover the hidden issues that go beyond the usual women entrepreneurial motivation variables and beyond the clichés about women entrepreneurs. Researchers used cross-sectional survey which allows the gathering and investigation of an extensive choice of data; and conclusions are made basing on what the investigator finds out at that moment. The population of the study consisted of female businesspersons in the rural areas of Manicaland province, Zimbabwe. The research concentrated on Manicaland Province for the reason of its strategic location and demographic advantages. Manicaland is close to Mozambique and is also a doorway to South Africa, a strong trading partner of our country. The key informants in this study comprised women entrepreneur leaders who are more experienced and had more information about women entrepreneurship within the context under study. For the key informant interviews, data was collected to the saturation level. This was in line with Saunders et al. (2018) and Lowe et al. (2018) who established that an important aspect of qualitative research is reaching saturation point at which observing more data will not lead to discovery of more information related to the research questions.

Various sampling approaches were utilised to select potential respondents during the study. Creswell (2009) defines purposive sampling as a process by which the investigator chooses participants and locations for research for the reason that they can tenaciously notify an understanding of the study problem and significant phenomenon in the research. Purposive sampling was chosen for qualitative data in this study. Purposive sampling is particularly demonstrated through the key informant method (Gunasekara & Epa, 2019); (Peprah, Asante, & Obeng), wherein one or a few persons are requested to act as guides to the participants. Key informants are observant, thoughtful members of the community who have knowledge and experience of the subject matter and willing to share their information (Farhaby et al., 2019). Purposive sampling includes identification and selection of persons or clusters of persons that are proficient and knowledgeable with a phenomenon of interest (Cresswell & Plano Clark, 2011). Bernard (2005) and Spradley (1979) note the significance of accessibility and readiness to contribute, and the ability to communicate knowledge and sentiments in an eloquent, communicative, and thoughtful method. Researchers utilised the interview guide which. Interviews assisted the them in exploring, probing and asking questions deemed interesting to the study. The interview guide had two major themes. The first theme was challenges hindering sustainability of women entrepreneurship. The second and last theme was ways of improving women entrepreneurship. Participants were requested to sign agreement forms as a manner of permitting the interviewer to interview them. Thematic approach was used to analyse qualitative data and the data were presented in themes.

Ethical deliberations were observed at all the stages of the study namely, data collection, data analysis, data presentation, conclusions and recommendations. The researcher observed with all the ethical aspects of the research at hand. Ethical actions were followed before, during and after data collection. Permission to collect data in rural areas was asked from traditional local leaders. During the process of data collection, the scholar asked informed agreement from the

respondents. This means that the investigator esteemed respondents' rights to privacy, consent and anonymity during the data collection process. Respondents participated in the study voluntarily and transparency was ensured in the process. Data collected were reported as it were. The collected data were only used for academic purposes as intended.

5.1. Qualitative data results

Table 1 shows that the active age group was from 30 to 59 years made up of 81.9% of total participants. This age group is mostly the married women and the widows. The research results show that marriage status inspires them to participate into private enterprise as a survival strategy. Hence, the percentage declines as age grows high due to the healthy problems. Also, family responsibilities oftentimes decrease with age as most of their children will be married and looking after themselves. Those below the age of 30 are the ones in most cases being forced by their situations to engage into entrepreneurship. That is assisting parents with either paying their own school fees or providing for the family. Some of them are orphans and they have nowhere and no one to look up to. As far as education is concerned, most of participants (54.5 %) had attained at least below diploma level, with some women in possession of university degrees being part of the sample. The study results also indicate that majority of the women entrepreneurs (90.4%) have 4 and above dependents who depend on their businesses.

6. Challenges hindering sustainability of women entrepreneurship in rural areas of Manicaland Province, Zimbabwe

6.1. Lack of collateral security to access funding

Participants highlighted that they were failing to access adequate finance from microfinance institutions as well as from the government mainly because of inadequate financial base. The following participants are cited to highlight the situation. *Participant 1, 8 and 15* said " . . . . it's our wish to increase our projects but we have nowhere to get adequate assistance . . . ".

Participant 2, 11, 13, 14 and 15 had the following to say " . . . . we cannot even approach banks for financial aid because we do not have collateral security and some of us even do not have identical card . . . which becomes difficult for us to access loans or credits".

Table 1. Demographic Data for Interview Participants

		Percentage
Age	Less than 30	9.1
	30–39	18.2
	40–49	27.3
	50–59	36.4
	Above 60	9.1
Education	Below Diploma level	54.5
	Diploma	27.3
	Degree	9.1
	Masters	9.1
Size of family	1–3 people	9.1
	4–6 people	63.1
	6+	27.3
Marital status	Single	18.2
	Married	27.3
	Widow	54.5

Source: Research (2021)

Participant 3, 4, 22, 23, 24, 25 and 27 grieved that " .... there is nowhere to get money to improve the business. Sometimes they give us seeds and fertilizers during campaigns .... but it's a once in a while thing". This shows that the only period they can get little resources is during campaigns.

This inaccessibility of microcredit is in line with the results by Ifelunini & Wosowei, (2013), Lindvert et al., (2015), Maru & Chemjor, (2013), Omotayo et al., (2017) and Hussain et al., (2019) who agreed that females entrepreneurs are always underprivileged when it comes to the accessibility of resources. In most cases women lack collateral which is required by most financial institutions for them to access credits.

6.2. Lack of market information

An essential component for women entrepreneurs is to be capable to take part in marketplaces is adequate knowledge, not only knowledge on what the predominant prices are but also knowledge on trade exchanges and mechanical substances. The women entrepreneurs in Manicaland province are failing to acquire information about their produce prices and even to know their customers taste and preferences. Regularly, rural areas are usually deprived of knowledge due to innumerable influences including a shortage of entrée to mass media. For that reason individuals in these areas are disadvantaged. As an example, deprived of knowledge on supply and demand, setting prices is difficult. Lacking knowledge, the female entrepreneurs are susceptible to intermediate men and merchants who purchase harvest at lower than cost price. Indigenous markets might not offer a way out for the female entrepreneurs as they can be flooded quickly if all businesspersons and the public sell their products at the same time.

This is supported by Participants 5, 7, 8, 26 and 29 when they said, " ... local marketplaces are not sufficient for us since everybody in our society sells their products there." Having satisfactory market information assists women entrepreneurs in making decisions about intra- and inter-season prices depending on the nature of their businesses. Business information needed by women entrepreneurs include information on sales, working tactics, and information of the products, business plans, and physical classifying an association with the enterprise. In order to eliminate the information barrier to contribution in markets for women entrepreneurs, both government and private sector must institute a market information scheme that is well-organized, appropriate and maintainable.

This absence of market information in women entrepreneurs might be caused by the little education and literacy levels as alluded by Participants 7, 9, 13, 14, 15, 18, 27 " ... some of us doesn't have education of even reading books as most of them are written in English yet we did not have opportunity to go to school".

6.3. Occurrence of disasters in the localities

Women entrepreneurs face challenge of uncertainties like natural disasters and Covid 19. For example, in 2019, floods wiped away some of the entrepreneurial activities of women in some parts of Manicaland particularly in Chipinge and Chimanimani. This drains and pulls back sustainability of women businesses. Another challenge women entrepreneurs are facing is the need to adhere to Covid 19 regulations. Also considering number of cases being announced on media, women are scared to go and operate on their businesses especially those with businesses which are operated out of home.

Participants 8, 9, 12, 13, 21, 27, 28 and 30 highlighted that " ... we are not allowed to do business as usual ... all our stock is in our homes ... and some of them have rotten ... " Women are crying and asking for permission to operate their businesses even for few hours from the government and all supporting partners on ways they can engage so that their businesses will not be affected.

7. Strategies for improving women entrepreneurship activities in Manicaland province, Zimbabwe

7.1. Availability of market information

Market information is essential to approximate the sustainability of entrepreneurs businesses. Market information is essential to know if the harvests from the business can be sold, at what price which will be the breakeven point. Also, expenses experienced must be weighed in contrast to the profits. In the case of women entrepreneurs in Manicaland province, market investigation on the distance to the market and the transport costs to the market were supposed to be factored in when the businesses started since it is now a challenge for them to transport their produce to the market. This is endangering their opportunity of getting higher profits for their business produce as they now accept lower prices from buyers who come to the village.

As noted by participants 5, 7, 8, 13, 17 and 23 " … the formal markets which offer higher prices are very far from us and the local informal market is limited, we end up selling our garden produce at lower prices" (Participants 5, 7, 8, 13, 17 and 23).

7.2. Adequate knowledge and skills

The accomplishment of women entrepreneurship does not depend on the type of activity, but rather on the skills and knowledge of the individual or group setting up an entrepreneurial activity. The existing women entrepreneurs' knowledge, skills and relevant experience are important pre-conditions for a successful business. Nevertheless, even if information and skills can be developed through training, this may be expensive and time-consuming. The knowledge and skills are essential for the effective planning, putting into practice of activities as well as supporting the project for a long term. The education levels attained by women entrepreneurs in Manicaland province proved to be weak as most of them are just general trainings. Women entrepreneurs' requires know-how in the construction of goals and indicators, particular expertise in bookkeeping and budgeting, as well as sales and revenue analysis. This is supported by the words of one woman who mentioned that, " …. even if we gained knowledge on how to treat our livestock, we still lack other important managerial skills" (Participants 11, 15, 16, 20, 22 and 25). Lacking these skills in business, it is challenging to determine the metamorphosis amongst success and failure.

7.3. Supportive government schemes

For the business to start and be successful, essential resources such as human resources, inputs, finance and land are needed. Those who are meant to gain from the business make up the most significant resource as well as the land that is the basis for production. Inputs that are necessary for the achievement of the business require finances to be purchased. When all the essential financial, physical and human resources are accessible, the probabilities of an effective business or project are high. In most cases women have to source inputs on their own. This was evident when the Participants 2, 7, 14, 17, 19 and 23 alluded that " … for now we are struggling to buy and increase quantity of our stock on our own." They need more land for their projects but since they do not have access to microfinance, they cannot buy land. However, the human resources are available although training is needed for women entrepreneurs to be able to plan, implement and enhance profitability for the project.

7.4. Need for community involvement and participation

Participatory development is a method that empowers societies to help themselves and withstand efforts in the scheme. Communal buy-in in schemes is essential as group of people are no longer perceived as beneficiaries of schemes; rather, they have come to be critical shareholders who have a significant role to play in the running of schemes in their area. Women entrepreneurs indicated that their businesses are well distinguished for its sustenance for the communal and individuals take self-importance in their projects. Nevertheless, there it is essential for participant's analysis in order to recognize pertinent and essential government shareholders who can assist the women

entrepreneurs in decreasing the high levels of officialdom in resolutions that refer to their entrepreneurial activities.

In supportive this it was specified by three participants (Participants 1, 2, 5, and 6) that, " . . . . we did not have the access to reach top management when we wanted to ask about our businesses since there are protocols to be followed . . . " This appointment and contribution of the communal is vital since in a rural set up individuals must share what they have. Society contribution increases the ability of societies to make combined resolutions regarding the suitable use of obtainable resources such as infrastructure, labour and knowledge. In this incident, when they want to sell their commercial harvest to outside markets which offer higher prices than village buyers, they will contribute towards transport costs to transport their produce together, rather than doing it individually.

7.5. Conclusions

The study established that inadequate support from government schemes, patriarchal societal structure of my community, lack of relevant entrepreneurial knowledge to manage the businesses, lack of collateral security to access funding, lack of market information, occurrence of disasters in the localities, time limitation or role conflict to balance family pressures negatively influence women entrepreneurship. Interestingly interviews also confirmed that lack of collateral security to access funds was a major challenge. The study found that there was need for removal of gender bias, proper entrepreneurship education and training as well as supportive government schemes which can promote the sustainability of women entrepreneurship. Challenges hindering women entrepreneurship in Manicaland province were to do with inadequate support from government schemes, patriarchal societal structure of my community, and lack of relevant entrepreneurial knowledge to manage the businesses, lack of collateral security to access funding, lack of market information, occurrence of disasters in the localities, time limitation or role conflict to balance family pressures. Interviews also confirmed that lack of collateral security to access funds was a major challenge to the women. Therefore, these challenges needed to address to ensure sustainability of women entrepreneurship. The study established strategies for improving women entrepreneurship activities in Manicaland province, Zimbabwe. Research showed the need for proper entrepreneurship education and training, supportive government schemes, availability of market information, adequate knowledge and skills, need for community involvement and participation, access to network affiliation/connection to sustain women entrepreneurship.

8. Practical Implications

8.1. Policy and Government Recommendations

The research shows that there is need for government to provide adequate funding to women entrepreneurs. These can be like the Zimbabwean Women Bank. Although there is need of allowing women businesspersons to get capitals at reasonable interest charges, for instance by decreasing the charges charged by banks and microfinance organizations or generating exceptional monies, which can be retrieved or open to women businesspersons without too much bureaucracy. Government must make sure that these banks have sufficient income to cater for all women in business. Availing of special grants or awards: - the government can offer women entrepreneurs special grants, resources, business centres, enterprise rewards to motivate women to start and stay in the entrepreneurship field. Need for proper entrepreneurship education and training. There is need of developing field or practical based entrepreneurship trainings to enhance sustainability of women entrepreneurship. Continuous advisory and counselling services are needed to constantly check and monitor progress for women entrepreneurs. Women entrepreneurs suffer emotionally hence there is need to make professional counsellors available.

8.2. Local Traditional Authority

African traditional leaders may take its part in encouraging and wavering patriarchal systems thereby educating and encouraging male figures not to interfere in women businesses. Promoting

social capital are linkages: - the success and sustainability of women entrepreneurship demands household, and husband emotional support. Social capital refers to community or society linkages, standards of reciprocity, common help and honesty or dependability. Traditional leaders can take advantage of male gatherings and meetings encouraging them to continuously support without interference of women businesses.

8.3. Supporting Structures

Non-governmental organisations must avail adequate funds, resources and field based trainings and encouraging women entrepreneurs to join cooperatives such as internal social money lending's groups (mukando) and others. Shona translated entrepreneurship books: - these will help women entrepreneurs since most of them have limited education. Hence this one is difficult for women in rural areas to read and comprehend most of the entrepreneurship books.

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