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Culture and the self-identity of women entrepreneurs in a developing country

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A thesis submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in fulfilment of the requirements for the degree of Doctor of Philosophy

Johannesburg, March 31st 2016

Abstract

The purpose of this research is to understand female entrepreneurship from the perspective of the female entrepreneurs themselves. Much of the literature in this field has been in the context of developed countries, and relatively little research has explored the entrepreneurial experiences of women entrepreneurs in developing countries.

The study followed the interpretive approach utilising a social constructivist theoretical perspective, which sought to understand female entrepreneurs in terms of their subjectively constructed reality. Forty-three purposively selected female entrepreneurs, whose businesses had transitioned from the informal economy to the formal economy, were both observed and interviewed in depth. The data were analysed using principles of constant comparison and coding, then used to formulate theoretical propositions of female entrepreneurship. During the coding process, care was taken to safeguard the language and voice of the interviewees from the raw data through to the contribution to theory.

This study reveals that female entrepreneurs' initial identities evolve through unshackling themselves from the imposed patriarchal structures into new identities. Their initial identities were disenfranchised and shaped by their historical context. The female entrepreneurs engage in a process of balancing through their own agency; this shift is essential to their functioning as successful entrepreneurs.

The circumstances and motivation for these female entrepreneurs typified the intentions of other female entrepreneurs; they were compelled to juggle their family considerations with the demands of their entrepreneurial activities. Notably, they relied on their personal expertise, and augmented their personal financial resources with bootstrapping instead of relying on debt.

In addition, the study indicates that family, religion, and community are the driving forces sustaining the commitment to entrepreneurship amongst these women; it is not profit alone, although income is important to sustain those who rely on their support. The results indicate a strong association between historical context - understood in terms of cultural traditions - and female entrepreneurial activities. Culture and family can either be a constraint on, or an enabler of female entrepreneurship in a developing country context.

In summary, the study may be helpful to current and future entrepreneurs as it examined the personal lived experiences as well as the contextual influences of these courageous women.

DECLARATION

I **Nomusa Benita Mazonde** declare that this thesis is my own research work. It is submitted in fulfilment of the requirements for the award of the Degree of Philosophy in Management at the Wits Business School, University of the Witwatersrand Johannesburg, South Africa. I am confident that it has not been submitted for examination or any degree in any other university. I further declare that I have received all the necessary authorisation and consent to carry out this research.

Nomusa Benita Mazonde

Signature: ----------

Signed at ……Parktown, Johannesburg……

On the …31st…….. day of …March…… 2016

DEDICATION

To my mother with love

ACADEMIC OUTPUTS RESULTING FROM THIS RESEARCH

Journal article

Mazonde, N.B. & Carmichael, T. The influence of culture on female entrepreneurs in Zimbabwe: preliminary findings. A paper submitted to *The Southern African Journal of Entrepreneurship and Small Business Management* – in December 2015 - under review

Conference presentation

Mazonde, N & Carmichael, T. (2015). *Culture and Entrepreneurship: A Developing Country perspective*. A paper presented at the 10th European Conference on Innovation and Entrepreneurship, ICIE 2015, at the University of Genoa, Italy, from 17-18th September, 2015.

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Legislature that impacted on the situation of women in Zimbabwe

Chapter 1 Introduction

1.1. Introduction

Researchers have attempted to conjure up notions of an individual entrepreneur in particular ways, consistent with the objective of profit, how to improve profits and increase the entrepreneurs' success. Researchers, Ogbor (2000); Bird and Brush (2002); Ahl (2004); Bruni, Gherardi and Poggio (2004); Essers and Benschop (2007) and Diaz Garcia and Welter (2011) argue that entrepreneurs are conceptualised as androcentric, white, western, middle to upper class and male, and those that do not fit this description are often not of research interest.

In the traditional view of the entrepreneur, social dimensions of human life are not considered (Ogbor, 2000; Ahl, 2004). The entrepreneur is regarded as static and detached from the rest of social life and is perceived as a one-dimensional individual (Ahl, 2006; De Bruin, Brush & Welter, 2007; Brush, de Bruin & Welter, 2009; Calas, Smircich & Bourne, 2009; Chasserio, Pailot & Poroli, 2014; Kasperova & Kitching, 2014). Not considering historical and social variables encourages an incomplete understanding of entrepreneurs. Such an incorporeal image of the entrepreneur cannot be applicable to women, maybe not even to men (Chasserio *et al.*, 2014; Kasperova & Kitching, 2014). Jennings and McDougald (2007); Brush *et al.* (2009) and Calas *et al.* (2009) recommend a modification of the traditional frameworks by taking into account social dimensions in entrepreneurship. Hence, Bruni, Gherardi and Poggio (2005); Greenhaus and Powell (2006) and Powell and Greenhaus (2010) emphasise that all social roles and dimensions of women's lives are entwined.

However, entrepreneurs' experiences are subject to multiple influences, and their different societal contexts will influence their entrepreneurial identities accordingly. Identity is central to meaning and decision making, motivation, action and commitment, loyalty, stability and change (Sveningsson & Alvesson, 2003). Hytti (2005) describes entrepreneurial identity as a dynamic, fluid and frequently contradictory process. Research on identity that individuals attain are varied and multiple social identities and linked roles are socially constructed through social interactions (Ashforth, 2001; Alvesson & Due Billing, 2009). Studies by Essers and Benschop (2007); Nadin (2007); Essers, Benschop and Doorewaard (2010); Diaz Garcia and Welter (2011) and Chasserio *et al.* (2014) focus on women's experiences as they deal with different social identities. Women entrepreneurs are often mothers, spouses and these are roles intertwined with traditional feminine social identities (Chasserio *et al.*, 2014). However, the entrepreneurial social identity is constructed according to masculine norms. Consequently, conflicts may arise as women entrepreneurs endeavour to simultaneously manage the different social identities.

The perception that an entrepreneur is masculine presents entrepreneurship in individualistic and western terms. The enveloping ideals of western models of entrepreneurialism have extended the notion that all entrepreneurs embrace the individualistic ethos of being market driven individuals.

Entrepreneurship is a pervasive phenomenon driven by the capitalist system in developed economies, and is considered an important determinant for economic performance and growth

(Baumol, 2002; Thurik & Wennekers, 2004; Holcombe, 2007). Yet, such an outlook reveals little about the multiple influences that inform how entrepreneurs think about their own identities and how men and women may structure their entrepreneurial identities differently. Therefore, considering multidimensionality of identity in the analysis of women entrepreneurs is worthy of research. Zimbabwe presents an interesting site for this research in various ways.

With regard to gender, Zimbabwe endeavours to integrate women in the nation's development of the economic (Ministry of Youth, 2004). Progress has been made towards ensuring the full development of women and guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on the basis of equality with men. Women are encouraged to participate in the job market and capitalise on opportunities availed to them. However, due to power dynamics in the home, women may still have limited access to the resources they make (Ministry of Youth, 2004). Modernisation (in terms of culture) has seen an increase of women contributing equally to family incomes. Nevertheless, women entrepreneurs still deal with the double burden of performing their traditional family roles as care givers and homemakers (Matondi, 2013). Hence, it is important to understand the role that culture plays in developing entrepreneurial identities of women in Zimbabwe.

Zimbabwe is a patriarchal society, with men having rights to ownership or resources and decision making (Booysen, 2007a; Matondi, 2013). Gender imbalances are embedded within the patriarchal culture which sustains the dominance of men and relegates women to a subordinate status (Ministry of Youth, 2004) . Using traditional culture that assigns rights to resources, the customs become attitudes that end up as beliefs (Matondi, 2013). Women tend to predominant in the informal sector where financial institutions are not willing to finance (Ministry of Youth, 2004). This largely hinges on the lack of collateral security as most women do not own property and productive resources. Consequently, women's contribution to economic processes continues to be categorised as unpaid work.

The situation of women in Zimbabwe is determined by the social, economic and political environment, together with the existing institutional arrangements, which provide for or undermine their rights and welfare (UNICEF, 2011). Power relations that shape social, political, economic and cultural life impede women from fully participating in all areas of their lives, whether it is in the home or in the public arena (Zimstat, 2012b). While women's efforts to challenge the status quo have seen more women attain positions of power in recent years, women continue to be under-represented in all areas of decision making. Women continue to face significant barriers to their full and equal participation in the structures and institutions which regulate their lives.

Entrepreneurship is perceived as a masculine domain (Ogbor, 2000; Ahl, 2004) largely western, associated with capitalism and individualism. Therefore, understanding the experiences of women entrepreneurs in a non-western developing country perspective has the potential to introduce a more nuanced outlook to the field of entrepreneurial studies. This research explores how Zimbabwean women entrepreneurs articulate their identities when culture is put into perspective. Existing research on women's entrepreneurship usually focuses on

entrepreneurship issues in the developed countries with little research having been undertaken in developing countries.

1.2. Background of the study

1.2.1. Overview and characteristics

The Global Entrepreneurship Monitor (GEM) model of entrepreneurship recommends that to gain an better understanding of entrepreneurship process in any country, the socio-cultural and political context of the country concerned should be considered as a starting point (Kelly, Singer & Herrington, 2011). Thus, to study the women entrepreneurs in Zimbabwe and to encourage them to formalise their endeavours (and to contribute to personal development and that of their country), it is first necessary to study the contextual setting in which these women reside.

The situation of women in the country was aggravated by the colonial government's socio-economic policies which supported the advancement of men to the detriment of women (Zinyemba, 2013). In addition, traditionally women are not readily accepted as entrepreneurs running and managing an enterprise for patriarchal reasons (Gemini, 1993; Skapa, 2005).

Before independence, formal employment for women was limited to professions, such as nursing and teaching. For tax purposes, the formally employed women were not treated as individuals in their own right as their wages and salaries were added onto the husband's income (Zinyemba, 2013). The greater part of the tax that a married couple was meant to pay was deducted from the wife's earnings as the husband was regarded as the breadwinner (Zinyemba, 2013).

In Zimbabwe, gender discrimination is a predicament for women entrepreneurs. Before 1980, women were regarded as minors, irrespective of their age or educational status, and with no acknowledgement of their role on the overall development of the country (Chitsike, 2000). A situation which changed in 1982, at the inception of the Legal Age of Majority Act (1982). The definition of women as minors meant that women could not own property or buy assets, such as land, in their own names and had to depend on men for their welfare (Nani, 2013). However, although the law now recognises women as adults with the right to own property, make decisions and be economically active, cultural barriers still exist that negate the intended use of this law (Chitsike, 2000), making it difficult to implement the law at the household level. Even after the passing of this law, married women are still answerable to their husbands and still have to seek consent from their husbands (Nani, 2013). Anecdotal evidence suggests that women are expected to be subservient, supportive, and submissive, qualities that are in direct conflict with the qualities required for them to succeed in business. These qualities can make them less assertive and lead them to shy away from responsibility and to be risk averse. This could help explain the high involvement of women in small businesses in the informal sector (GEM, 2006; Amoako-Kwakye, 2012).

Zimbabwe is a patriarchal society, where men have rights to ownership of resources and decision-making. Using traditional culture that assigns rights to the resources, as a result of repeated practice, the customs become attitudes than end up as beliefs (Matondi, 2013). Although no law prohibits the ownership of property in Zimbabwe, most properties, leases and

utilities are registered in the names of men who are socially considered heads of households (Nani, 2013). The author suggests that lack of ownership of assets such as land and property might mean that women entrepreneurs lack collateral to use when applying for bank loans (Nani, 2013). Access to land could economically empower women entrepreneurs (Gaidzanwa, 2004).

The strongly patriarchal society is conditioned to the subordination of women to men and to their confinement to traditional and multiple roles of mother, wives, entrepreneurs that are inclusive of care work (Matondi, 2013; UNESCO, 2015). While each role entails interacting with various actors, it is their situations in the African patrilineal customary set up that enforces various demands and expectations on women (Matondi, 2013). As a wife, she is obliged to support her husband and as mother, she is expected to support her children. However, when it comes to the economy, women can only become an entrepreneur under their husbands (Matondi, 2013). Given the multiple tasking, women's enterprises tend to be highly productive in fulfilling the needs (food) of the family and less effective in terms of high income returns. However, there is a perception that women may not be effective leaders due to their multiple roles (CARZIM, 2010).

These patriarchal values are passed down from generation to generation. This socialisation occurs from an early age where boys are taught that a man is the head of the household and they should demonstrate their masculinity in the protection of females (Booysen, 2007a; Nani, 2013). Conversely, girls are trained to be gentle and obedient and to respect their men folk (Booysen, 2007a; Nani, 2013). Girls are often groomed for marriage and child-rearing but not for careers or the labour market (Bingham, Jackson, Gamblin & Mills-Jones, 2008). Girls are therefore socialised into dependency from an early age as they are socialised to believe that men are providers and breadwinners. Patriarchal values are also found in religion and these have bolstered these customary beliefs.

All is not lost as Central Statistical Office (CSO) (2002) professes that change is happening as countries modernise. Accordingly, Mboko (2008) identified that women's status in society has been shifting with adjustments to socio-cultural and legislative practices. The interaction of different cultures has resulted in changes in perceptions of women by the society at large. Progressively, some men are changing their perception of women as women become more and more economically empowered and less dependent on them (Nani, 2013). Besides the perception of men on women, UNESCO (2015) recorded that the access of women to more educational opportunities has brought about social transformation and change in the way women view themselves.

A lack of role models is concerning. Country Analysis Report Zimbabwe (CARZIM) (2010) reported the number of women in decision-making positions remains low although the trend shows a gradual rise in participation rates. Furthermore, the lack of female leaders who act as role models to younger women maintains the vicious cycle of women's participation in the economy.

1.2.2. Zimbabwe's economic performance

The country's economic performance can be broken down into five periods: the post-independence era of 1980-1990, the economic liberalisation and Economic Structural Adjustment Programme (ESAP) period 1990-1997 and the crisis period of 1997-2008 (UNICEF, 2011), the Government of National Unity (GNU) period 2009 – 2013, post GNU period 2013 to date.

1980-1990: the post-independence period

At independence, the country inherited a dualistic economic development (UNICEF, 2011; Dube & Chirisa, 2012) which comprised a more modern economy and a rural subsistence farming sector which signified an unequal social-economic and political system. In 1981, the Government of Zimbabwe (GoZ) set out a grand plan to redress the imbalances and put in place policies such as the "Growth with Equity: An Economic Policy Statement" which aimed to build a more equal society (Government of Zimbabwe, 1981). The GoZ also put in place the Transitional Development Plans and the First Five National Development Plans with the aim of developing rural areas infrastructure (Dube & Chirisa, 2012). As a result, the country experienced economic growth and major social programmes with the objective of reducing economic and social inequities (UNDP, 2008). These policies not only led to major improvements across social indicators but also a sharp decline in disparities.

However, private sector and foreign investment in productive capacity was limited. These problems were compounded by unfavourable rainfall patterns and a high deficit resulting from unsustainable public sector expenditure. By the mid 1980s, economic growth started to falter and the country decided to resort to the structural adjustment reforms (UNICEF, 2011). By the end of the decade, the government had to seek financial assistance from international agencies (Dube & Chirisa, 2012) as the country was headed towards recession and the economy was underperforming.

1990-1997: the economic liberalisation period

The ESAP was operationalised from 1990 to 1995 to mitigate these problems. ESAP ushered in a wave of initiatives including trade liberalisation, deregulation of prices, wages, transport and investment, and commercialisation and efficiency improvement of parastatals. It also called for the devaluation of the currency, cutting public sector expenditure and for the promotion of export led growth (Dube & Chirisa, 2012). However, the anticipated positive effects of the reforms were not realised, but instead brought with them many hardships on urban households and left the country in a crisis of indebtedness (Chirisa, 2009; Chidoko & Makuyana, 2012; Dube & Chirisa, 2012). The budget deficit remained high and interest rates rose because of increased government borrowing which further discouraged investments and growth. Inflation rose to between 20 to 25 percent per annum (UNICEF, 2011).

It dictated the downsizing of firms, industries and public institutions, resulting in retrenchments and a decline in standards of living (Chirisa, 2009; Dube & Chirisa, 2012). During this period, large numbers of workers were retrenched as industries shut down. Unemployment rates rose from 32.2 percent to 44 percent in three years. Those who managed to keep their jobs saw their wages decline sharply. Meanwhile, the liberalisation of prices and the elimination of food

subsidies resulted in severe hardship for the masses. Urban poverty became a reality as evidenced by the mushrooming of the informal sector operations in the country's urban sphere (Chirisa, 2009; Dube & Chirisa, 2012).

The Social Development Adjustment Fund which was meant to mitigate the social impact of ESAP was not properly designed, implemented and funded and thus proved to be ineffective (UNCTAD and UNDP, 2000). The 1992-1993 drought made the economic situation worse. This was largely because Zimbabwe relies on mining and agriculture, which are affected by uncontrollable factors like weather and global commodity prices. The HIV epidemic, which reached its peak during this period, further worsened the situation.

By 1997, the government replaced the ESAP with the Zimbabwe Programme of Economic and Social Transformation (ZIMPREST) as the economic crisis further deteriorated (UNICEF, 2011). ZIMPREST placed great emphasis on national development, visualising a complete restructuring of government to attain cost-effective delivery of key services and to facilitate economic empowerment, private sector development and job creation (UNICEF, 2011). Unfortunately it failed to deliver as the economic woes facing Zimbabwe escalated unabated. These included the continued depreciation of the Zimbabwe dollar and the rising rate of inflation and eroding business confidence.

In their quest for economic liberalisation, the government overlooked the need to address the inequities in economic ownership in the society and what ensued was a decade of economic and political crisis of unprecedented levels.

1997-2008: the crisis period

Zimbabwe experienced a political crisis that brought about a serious economic decline, the economy declined by about 50.3 percent between 2000 and 2008 (Draft Medium Term Plan (MTP), 2010). The resultant decline of the economy was felt across the country, with levels of poverty and unemployment rising to unprecedented levels. This led to the disruptions in the provision of basic services, as a result of the aging infrastructure, scarcity of essential equipment and commodities, as well as the exodus of human resources (with estimates putting the figure as between 3 and 4 million untrained, trained and experienced personnel) who left the country in search of employment in neighbouring countries (UNICEF, 2011). By then, it had become clear that the achievement of most of the MDG targets in the social sector were very unlikely.

During this same period, the GoZ also embarked on the infamous Land Reform programme. The aim of the land reform programme that Zimbabwe embarked on in 2000 was to redress the historical imbalances in land distribution and the utilisation of natural resources (UNICEF, 2011). However, with the inception of the land reform coupled with the reduced output of the commercial farming sector, the resultant drop in exports and inputs for the manufacturing sector, as well as the growing budget deficit and foreign exchange shortages, led to a sharp decline of the Zimbabwean economy. The numerous attempts by the Government, including the development of the Millennium Economic Recovery Plan (ZMERP) in 2000 and the National

Economic Revival Programme in 2003 (NERP), could do nothing to curtail or reverse the continued decline (UNICEF, 2011).

The led to declining government revenue. The response of the Reserve Bank of Zimbabwe was to print more money, and the effect was accelerating inflation. Zimbabwe became the first country in the twenty first century to experience hyperinflation with the official inflation rate peaking at 231 million percent in 2008 when it was last measured (UNICEF, 2011). Anecdotal evidence estimates that the rate rose even higher than that as the GoZ stopped measuring the inflation soon after this last recorded figure.

The 2003 Poverty Assessment Study Survey (PASS, 2003) showed a considerable increase in poverty levels from the last survey in 1995 . Although no reliable national poverty data have been collected since then, it is believed that these levels have increased. Overall, even though poverty increased across the country, it has increased more in urban areas than in rural areas between 1995 and 2003 (UNICEF, 2011). A possible cause for the increase was the rise in unemployment rates which reached 63 percent during this period. A majority of the unemployed population joined the informal sector. Even the educated and skilled were not safe in their jobs and were not spared from this ordeal. A gender analysis of PASS (2003) results depict that poverty rate was higher among the female-headed households (68 percent) than the male-headed households (60 percent).

The collapse of the economy, the hyperinflation and the political standoff was costly in terms of escalating poverty and unemployment, mass emigration, adoption of adverse coping strategies, and deteriorating social sectors (UNICEF, 2011). The lack of sources of revenue at home increased the level of outward migration which further contributed to the downfall of the social services delivery in Zimbabwe, in health and education in particular, as well as a shortage of skills critical to the economic recovery (UNICEF, 2011). However, the transfer of funds from abroad by the migrants became the salvation for their families back home.

In order to meet their basic needs, the populace were left to fend for themselves against mounting difficulties. Zimbabwe became a net importer of food due to adverse weather conditions, a far cry from being the breadbasket of Southern Africa.

Besides being the peak of the economic decline, 2008 was also the turning point in the country's political landscape. In September 2008, three major political parties signed the Global Political Agreement (GPA) that led to the formation of the Inclusive Government, (Government of National Unity GNU) in February 2009 which lasted until June 2013 (UNICEF, 2011). This put the country back on the path to revitalisation. In a space of 18 months, the GNU managed to control the hyper-inflation, stabilised the economy and restored some of the basic social services (UNICEF, 2011).

Looking back, this period will also be remembered as a period of unparalleled decline for Zimbabwe. Historically, Zimbabwe had once had some of the best basic social services systems in Africa (UNICEF, 2011). However, the socio-economic collapse during this period saw deterioration in the critical social sectors to near collapse.

2009–2013: the GNU period

It was during this period that the country adopted the multi-currency regime. Adoption of a multi-currency payment system in February 2009 marked a noteworthy shift in economic policy (CARZIM, 2010). The Reserve Bank of Zimbabwe (RBZ) effectively lost direct control over money supply, interest rates and the exchange rate. The period was marked by economic recovery following the introduction of the multiple currency system, with the economy growing at an average of 11% per annum (Monyau & Bandara, 2015). During the GNU period (2009 to mid 2013) Zimbabwe halted the economic decline and the economic environment somewhat recovered.

At the onset of the recovery process in March 2009, the GoZ launched the Short Term Economic Recovery Plan (STERP), its implementation instrument, the 100 Day Plan, and a revised 2009 National Budget denominated in US Dollars. Its immediate goal was to stabilise the economy at the macro and micro levels and to promote savings and investments as the basis for Zimbabwe's sustained development in the medium to long-term (CARZIM, 2010; UNICEF, 2011). The economy responded positively to these initiatives. Other significant macroeconomic changes include price liberalisation, removal of exchange restrictions, the reform of monetary and fiscal policy frameworks and institutions such as the Reserve Bank of Zimbabwe (RBZ) (CARZIM, 2010).

STERP ended in December 2009. This was meant to respond to the need to create a political environment and culture that was supportive of and promoted development (UNICEF, 2011). Efforts were made to prioritise the revitalisation of the social services sector that had nearly collapsed.

In October 2009 the government adopted the Medium Term Strategy (MTS) that covered the period January 2010 to December 2015, to coincide with the MDG objectives and timeframe and Education For All (EFA) (UNICEF, 2011). The MTS built of the successes of the STERP, and provided the planning framework for both government sectors as well as partners who supported government, including United Nations bodies (UNICEF, 2011). A Medium Term Plan (MTP) for the same period was developed and was approved in July 2011 (CARZIM, 2010; UNICEF, 2011).

2013 to date: post GNU Period

After 2013, Zimbabwe's economy began to deteriorate again. This started in 2013 soon after the GNU came to an end in June 2013. Since 2013, Zimbabwe has seen a reversal of its growth trajectory. Against the background of weak domestic demand, tight liquidity conditions and the appreciation of the US Dollar against the Rand, inflation was slightly negative in 2014 and is projected to remain low in 2015 into 2016.

The Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIM ASSET) policy is yet another blue-print that was rolled out to citizens after the "landslide" victory of the 2013 harmonised elections Zimbabwe Democracy Report (ZDI, 2014). ZIM ASSET is a five year plan from October 2013 to December 2018. It is the first post 2013 election economic policy created

by the government to achieve an empowered society and a growing economy (ZDI, 2014). ZIM ASSET seeks to "*achieve sustainable development and social equity [by means of] indigenization, empowerment and employment creation*" in the priority clusters of food security and nutrition, social services and poverty eradication, infrastructure and utilities and value addition and beneficiation (ZDI, 2014, p. 6). Anecdotal evidence suggests that there is a general lack of information as to what ZIM ASSET really is, how it is going to revive the economy and the roles of the different stakeholders and lacks buy-in from many sectors of the economy.

In November 2014, the European Union lifted economic sanctions and trade restrictions against Zimbabwe. The decision to lift the economic sanctions was made as a result of improvements in the political environment after the adoption of a new constitution and peaceful elections in July 2013. The lifting of the economic sanctions was expected to result in the resumption of development and finance co-operation with the country and the normalisation of relations.

The government has expressed the desire to continue using the multiple currency system (Monyau & Bandara, 2015). Due to underperformance of the real sector, Zimbabwe has been forced to revise its economic growth targets downwards in successive years owing to structural deficiencies, such as aging infrastructure, and disagreements within government over its foreign policy. The overall economic outlook in the short to medium term does not look promising, owing mainly to the continued liquidity crisis, policy discrepancies and the unsustainable external account and debt situation (Monyau & Bandara, 2015).

The government has set up an inter-ministerial committee on doing business to improve the investment climate and spearhead the harmonisation of investment laws. Furthermore, the government is set to rebrand the National Pricing and Monitoring Commission (NPMC) as the National Competitive Commission (NCC). It will be responsible for promoting a competitive business environment and reviewing regulations on doing business which are currently time consuming and costly.

1.2.3. Legal, regulatory and policy frameworks and enforcement

The constitution provides for the promotion of the full participation of women in all spheres of the business sector, with equality with men. Women are largely represented in the agricultural sector but less prevalent in other economic sectors.

Zimbabwe is governed by a comprehensive legal and regulatory framework that includes legal protections that it has committed to provide through recognition of the CEDAW. Legislation has been passed which has raised the status of women, through the attainment of majority, the equitable devolution of matrimonial property and making the surviving spouse and children the primary beneficiaries in a deceased person's estate (UNICEF, 2011). Such legislation includes: The Legal Age of Majority Act (now known as the General Law Amendment Act); the Matrimonial Causes Act and the Administration of Estates Amendment Act 6: 01.

However, the benefits and protection of such legislation can be counteracted by the dominance of customary law and certain clauses within the Constitution. Other discriminatory legislation remains, reinforcing potentially harmful customary views, for example the Guardianship of

Minors Act which provides a married father with the legal right of guardianship for the children, whereas the mother only has the right to be consulted (UNICEF, 2011). Other discriminatory legislation includes the Marriage Act, which sets a lower minimum age for marriage for girls than boys; the Deeds Registries Act, which requires married women to be assisted by their husbands when registering land title. The list of legislature that impacted on the situation of women in the country in the 1980s and 1990s include (Zinyemba, 2013, p. 43):

Legislature	**Brief description**
Minimum wages stipulated (1980)	This stipulated minimum wages for various unskilled occupations, which included many female workers
Equal Pay Regulations Act (1980)	This provided for equal pay for equal work and also provided for half an hour's time before and after lunch for breast feeding
Customary Law and Primary Courts Act (1980)	This piece of legislature established and empowered the community to administer maintenance laws. It also provided for maintenance claims for women in unregistered customary marriages
Legal Age of Majority Act (1982)	This conferred full legal capacity on every Zimbabwean male or female aged 18 year and above. Women could now make decisions in their own right without needing the approval of their husbands or guardians
Labour Relations Act (1984)	This provided for three months maternity leave with some reduction in salary. This Act outlawed discrimination against any employees on grounds of race, tribe, place of origin, political opinion, colour, creed, sex, in respect of wages, promotion, recruitment, training and retrenchment
Matrimonial Causes Act No 33 (1985)	This provided for equitable distribution of matrimonial assets upon divorce. It also removed the 'fault principle' (that is, when one partner is said to be at fault in the breakdown of the relationship) as grounds for divorce
Public Services Pensions (Amendment) Regulations (1985)	With this development, women could now contribute to medical aid schemes in their own right. Female contributors in public service could now contribute to their pension at the same rate (7.5%) of pensionable enrolments as men
Taxation Regulations (1988)	These regulations meant that spouses were now taxed separately. Husbands could claim tax exemptions on children
Deeds Registry Amendment Act (1991)	Women could now register immovable property in their own name where title needs were obtainable
White Paper on Marriage Inheritance (1993)	This sought to replace the African Marriage Act with legislation equally applicable to all Zimbabwean citizens

Legislature	Brief description
	on a similar basis in terms of right of entry into Zimbabwe, based on marital relationship
Constitutional Amendment Act (1996)	This outlawed gender as a basis for discrimination, and put male and female spouses of Zimbabwean citizens on a similar basis in terms of right of entry into Zimbabwe, based on the marital relationship
14th Amendment to Section 23 of the Constitution of Zimbabwe in 1996 (the Bill of Rights)	This amendment prohibits all forms of discrimination on the grounds of sex and gender
Administration of Estates Amendment Act (1997)	This act provided for the rights of the surviving spouse/s, in an intestate estate, over the matrimonial home, and also for them to receive a share in the deceased spouse's intestate estate. An intestate estate is one in which the deceased's estate is not effectively disposed of by the deceased's will

Table 1 Legislature that impacted on the situation of women in Zimbabwe

In spite of the many instruments, policies and laws in place, implementation has been slow due to inconsistencies between statutory and customary law, lack of resources and resistant attitudes and perceptions based on patriarchal and religious beliefs. For example, the Constitution, Section 23(3), still allows discrimination on the matters of personal and customary law, a duality that hampers women's full enjoyment of human rights.

At the regional and global levels, Zimbabwe ratified a number of instruments to improve the promotion and protection of rights of women and ensure the attainment of gender equality (CARZIM, 2010). These include Convention of the Elimination of all forms of Discrimination Against Women (CEDAW), the African Union (AU) Constitution Act, the Solemn Declaration on Gender Equality in Africa, the Protocol to the African Charter on Human rights and People's Rights on the Rights of Women in Africa (2008), the SADC Declaration on Gender and Development (1997) and SADC Protocol on Gender and Development (2008), and the Millennium Development Goals (CARZIM, 2010).

At the national level, the two leading national policy instruments to achieve gender equality and women's empowerment are the National Gender Policy (NGP) and The National Gender Policy Implementation Strategy Work Plan which outlines Priorities for Gender Mainstreaming and Empowerment for the period 2008-2012 (CARZIM, 2010). The National Gender Policy created in 2001 sought to provide guidelines and an institutional framework to engender all societal policies, programmes, projects and activities at all levels of society and economy (CARZIM, 2010). Progress has been recorded in both policy and programmes in advancing gender equality and women's empowerment in Zimbabwe.

1.2.4. Informal sector

The term “informal sector” was popularised by the International Labour Organisation (ILO) (1972) by acknowledging the importance of this sector. It was first presented in the literature by Hart in 1971 to describe the activities of unregistered and self-employed workers, though this was only published in 1973 (Hart, 1973). Further, Hart (1973) argued that informal businesses could become a major source of economic growth with Neshamba (1997) suggesting that the informal sector is not just a temporary holding ground for the unemployed. The informal sector is also known as the informal economy referring to all economic activities that are not formal, indicating that informal activities are part of the overall economy (ILO, 2008).

Informal sector businesses are not registered, are unregulated and do not pay taxes. Because informal sector businesses are not registered, it is difficult to enter and to enforce contractual obligations. Paradza (1999) defines informal sector operations as all enterprises not registered under the Companies Act or the Co-operatives Act and those that are not assessed for taxation by central government. This is supported by Losby, Else, Kingslow and Malm (2002), who define the informal sector activities as occurring outside the normal regulated economy and escape financial record keeping of the country. The informal sector businesses under consideration are only those gainful economic activities that are considered socially desirable and are aimed at exploiting market opportunities. In other words, informal sector businesses are those that are legal except that they are unregistered for tax, benefits and labour law purposes (ILO, 2002; William & Round, 2009; William & Nadin, 2012). Even though the informal sector is unregulated, it is a competitive market (Chirisa, 2009).

There are two schools of thought when it comes to informal sector entrepreneurs, namely, survivalist, that is those dealing with poverty alleviation, and opportunists, those micro and small enterprises business owners with the potential to grow their business (Neshamba, 1997).

The GEM has differentiated between necessity and opportunity entrepreneurship since 2001 (Reynolds, Camp, Bygrave, Autio & Hay, 2001; Rosa, Kodithuwakku & Balunywa, 2006; Block & Wagner, 2010; Nguyen & Frederick, 2014). The difference between necessity (a.k.a. survivalist) and opportunity entrepreneurship is in the motivation to start entrepreneurial endeavours. Opportunity entrepreneurs are perceived as those who start an entrepreneurial endeavour in order to pursue an opportunity, while necessity entrepreneurs are perceived as more needs-based (Reynolds *et al.*, 2001; Block & Wagner, 2010; Verheul, Thurik, Hessels & van der Zwan, 2010; Deli, 2011; Nguyen & Frederick, 2014).

Deli (2011) suggests that when economic conditions are good “opportunity entrepreneurs” are more likely to found new firms. Further, these entrepreneurs tend to have high levels of personal ability and creativity, whereas, in periods of rising and high unemployment, necessity entrepreneurs are likely to be more common (Deli, 2011). Further, Deli (2011) states that necessity entrepreneurs are not generally creative and are often low-ability employees.

Rosa *et al.* (2006) highlight the fact that there is some misunderstanding of the concept of necessity entrepreneurship as little is known empirically on how it is perceived, particularly by people in developing countries.

Besides the primary motives for successful business start-ups and growth in developing countries Frese and de Kruif (2000), there are additional motives such as non-economic values which serve a more social role. "*Group and collectivist values in these societies are as important as individualistic ones when applied to business start-ups*" (Rosa *et al.*, 2006, p. 3). In agreement, Block and Wagner (2010) add that the decision to start an entrepreneurial endeavour is not purely focused on monetary reasons. The existence of other forms of motivation makes the analysis of necessity and opportunity entrepreneurship multifaceted. When analysing necessity and opportunity entrepreneurship it would be worthwhile to account for context-related differences (Block & Wagner, 2010). Verheul *et al.* (2010) highlights the fact that, it is possible that a necessity-based start-up may become a desirable alternative with time.

However, issues of growth and entrepreneurship in general, and the transition of enterprises from informal to formal in particular, are under-researched, especially in the developing country context (Neshamba, 1997; ILO, 2009; Amoako-Kwakye, 2012) and more so for women entrepreneurs.

The fact that the informal sector is unregulated and unregistered, makes quantifying the level of output generated by this sector difficult. Informal sector operators do not keep records (Macharia, 2007) of their assets or records of their daily activities (Amoako-Kwakye, 2012). This is a basic problem with the informal sector in that the earnings from it are not accounted for (Chirisa, 2009). It is therefore difficult to track and assess their activities (Macharia, 2007; Amoako-Kwakye, 2012) or even to tax them (Macharia, 2007; Chirisa, 2009). Their activities therefore escape national records. As Chirisa (2009) puts it, the economy thus runs with a multiplicity of leakages of possible revenue as those operating in the black economy (a.k.a. gray sector) practice a lot of free ridership.

Problems and constraints of the informal sector affect the development of this sector. This then results in fewer movements from the informal sector to the formal sector (Grosh & Somolekae, 1996; ILO, 2009), but some women entrepreneurs occasionally succeed in transitions from this sector to the formal sector. These women are the subjects of this study as the research seeks to examine the experiences of these women entrepreneurs and to understand how these unique women managed to overcome obstacles to make the transition.

Macharia (2007); Chirisa (2009); ILO (2009); Amoako-Kwakye (2012) suggest that it is important to realise that the informal sector in developing countries has been critical in providing opportunities for women to participate in economic activities. The ILO (2009) reports that if economic growth is not associated with the movement into better employment opportunities, then the impact of growth on poverty will be minimal. Further it states that this issue is central to achieving the Millennium Development Goals. It is against this background that possible strategies towards transition from the informal to the formal sector are gaining new momentum. Focusing on women's entrepreneurship is one way to facilitate the transition from the informal to the formal economy (ILO, 2009).

This sector is regarded as the home for entrepreneurship that needs to be harnessed as it provides the basis for economic growth and development (De Soto, 2001; ILO, 2002). The

informal sector plays a complementary role to the formal sector and creates entrepreneurial opportunities for economically active people.

During the colonial era right up to independence in 1980, Mkandawire (1985) attests that all economic activities outside the “white economy” were barred to force the non-white population into wage employment in the mines and settler farms. At independence, the government of Zimbabwe inherited a dual economy where a small formal sector existed together with a large and traditional informal economy (Dube & Chirisa, 2012). The formal sector was white-dominated and capital intensive, while the informal sector was largely a peasant sector.

After Zimbabwe’s independence, some of the restrictions that had restricted the indigenous people from undertaking their livelihoods within urban areas were lifted in the mid 1980s (Dhemba, 1999; Dube & Chirisa, 2012). In the mid 1990s, further restrictions were removed, through statutory instrument (SI) 216 of 1994, paving the way for the informal sector activities by permitting, for example, the establishment of “peoples markets” (or “flea markets”) and home industries by consent in central urban areas (Mupedziswa, 1991; Dube & Chirisa, 2012). The colonial legacy still persists in independent Zimbabwe as Mupedziswa (1991) notes that all businesses are required to register with a statutory or a government authority. However, to evade these problems, most businesses just operate illegally. The policies adopted by the government plans to address the inequalities and promote spatial inclusion have, however, not succeeded in dealing with the duality of the economy as most of the policy propositions are aimed at the formal sector.

In 2005, the government reversed its 1994 decision and embarked on a massive clearance of the urban areas through Operation Restore Order or Operation Murambatsvina and thus destroyed all formerly permitted structures for informal activities (Dube & Chirisa, 2012). Business premises could have been destroyed, but the informal sector activities did not stop and if anything the activities have increased. This has been worsened by deindustrialisation and has seen a thriving informal sector existing at the expense of a shrinking formal sector.

Zimbabwe’s economy depends on both the formal and informal economy. Anecdotal evidence depicts the informal economy to be larger than the formal but there are no official records of the informal economy. It is believed that the growth of the sector is influenced by the economic crisis and rising unemployment as many individuals are pushed towards self-employment in the absence of other opportunities (Dawson & Henley, 2012). The informal economy continues to be the main source of employment. In the absence of official records, it is estimated that the informal sector accounts for about 80% to 90% of employment in the country, but the sector has remained outside the tax net. Informal sector employment continues to expand for various reasons. These include: lack of employment opportunities, political and economic instability in the country and rising poverty levels. Women play a major role and dominate numerous informal sector activities (Amoako-Kwakye, 2012). Other studies have reported that more than 70 percent of the people in the low paying informal sector are women (CARZIM, 2010). When women are unable to access formal employment, they often seek livelihoods from themselves and their dependants in the informal economy (Monyau & Bandara, 2015).

In addition, due to structural constraints on women's time and other resources, including capital, women-owned enterprises are more likely to be found in the informal sector (Hamdan, 2005). Women entrepreneurs operating in the informal sector discover that they have restricted access to formal loans from banks which curtails the development of their entrepreneurial endeavours. As a result women are more likely to use their savings to start businesses and their retained earnings to develop their enterprises entrepreneurial endeavours (Abdo & Kerbage, 2012; Nani, 2013).

The lack of registration papers means that they have difficulties expanding into international markets, due to the concentration of their enterprises in the informal sector, and it is also difficult to compete with 'big' business which could facilitate expansion in the domestic markets, due to poor infrastructure and restrictions on women's mobility and a lack of registration papers.

Al-Dajani and Marlow (2013) believe that through positive role modelling, business support, peer mentoring and micro-financing, home-based women entrepreneurs may become sufficiently empowered to establish their own formalised and legally recognised enterprises.

1.2.5. Formal sector

The formal-informal division (the duality of the economy) in developing countries is an important manifestation of the co-existence of an informal low productivity sector and a formal high productivity sector (Rada, 2010). The potential growth in productivity of the formal sector is hindered by the existence of the informal sector (Sahoo & ten Raa, 2009).

William and Round (2009) suggest that formal employment is regarded as being extensive and totalising, contributing to economic development and social integration. As a result of better markets, services, accessibility and capital-intensive production, the formal sector is seen as being a productive sector (Webster & Fidler, 1996). The formal sector is the hub of government activity and it is where government revenue comes from, which is used for the provision of public goods and services.

Companies operating in the formal sector are registered with the government, pay taxes, provide pension and medical aid benefits. Added to this, Zimbabwe's formal sector consists of those enterprises that are registered in the official records and fall under the regulations of legal provisions and have a Value Added Tax (VAT) number. Unfortunately, formal activities have lost ground to the informal sector due to the costly and time consuming registration process, coupled with the uncertain policy framework in Zimbabwe which has been ongoing since independence.

1.2.6. The restraints facing women in Zimbabwe

Women are still largely marginalised from mainstream economic activities even though they constitute 52 percent of the total population of Zimbabwe (CARZIM, 2010). Matondi (2013) argues that the value of their contribution is either omitted in economic accounting or simply suppressed in economic planning.

Matondi (2013) acknowledges that a number of factors affect women's access to productive resources and these include the customary system, age and literacy. In Africa, individuals with initial endowments of productive resources such as land wealth, and physical and financial capital, are better able to access additional productive resources and frequently face higher returns in existing markets (Matondi, 2013). Traditionally, land is also inherited by men, thereby widening the gender imbalances and feminisation of poverty (UNESCO, 2015). In addition, men dominate in decision making on how land is used and what is grown on it (CARZIM, 2010). UNESCO (2015) argues that there is a need to address gender imbalances in terms of land ownership as more land is in the hands of men as compared to women. The Land Reform Programme models failed to solve this matter as it did not address the situation of women as suggested by UNESCO. The Land Reform Programme models (A1 and A2) were biased in favour of men, despite the fact that women are the highest number of participants in the agricultural sector (CARZIM, 2010). At the conclusion of the Land Reform Programme, only 18 percent of beneficiaries under the A1 model (peasant farmers) were female headed households while under the A2 model (commercial farmers) women constituted only 12 percent (CARZIM, 2010). Furthermore, women who applied for land together with their husbands often had the land registered in the husband's name, creating potential inheritance problem in the event that the husband dies first. Other constraints faced by women in the agricultural sector include limited access to credit due to lack of collateral security, lack of sustainable markets, and limited security of tenure resulting from discriminatory customary laws (CARZIM, 2010).

Men dominate all other major sectors of the economy such as mining, tourism, construction and manufacturing and are the gatekeepers to all entry processes and resources (CARZIM, 2010). The entry barriers for women in these sectors include lack of capital and lack of exposure and they face discrimination and marginalisation (CARZIM, 2010). While government has attempted to promote women, many of the interventions have been through micro-projects rather than full reforms of policies. Moreover, Matondi (2013, p. 13) asserts that "*the majority of women led ventures remain small and informal because support for women entrepreneurs is often given through social welfare or community development initiatives that place greater emphasis on the provision of micro finance and not support for enterprises development delivered through economic ministries*".

The Government of Zimbabwe (GoZ) recognised the discrimination and inequality faced by women (Machirovi, 2002; Matondi, 2013). It provided an approach of supporting women directly through two ministries: Women, Gender and Community Development and Small and Medium Enterprises (Matondi, 2013). But the former ministry remains on the side lines of policy making and implementation. The under-resourced status of this ministry negatively impacts on its ability to act in communities and nationally (Machirovi, 2002). While Zimbabwe adopted a small and medium enterprises (SME) framework in 2002, it does not address the needs of women entrepreneurial endeavours because of the lack of clear policies and interventions targeted at women (CARZIM, 2010). Development agencies that respond to the need to assist women to earn an income by making small investments into income generating projects more often than not fail because they are motivated by welfare and not development concerns (Mehra, 1997; Matondi, 2013).

The current laws that protect and uphold the rights of entrepreneurs are cumbersome and costly to access (Doing Business, 2015). Zimbabwe is ranked 180 out 189 countries on the list. It takes about three months to start a business and costs about 114.6 % income per capita (Monyau & Bandara, 2015), whereas in South Africa it takes approximately 19 days and costs just 0.3 percent per capita to start a business (Monyau & Bandara, 2015). In addition, there are structural problems that women face that include: lack of means of production (particularly land and capital); difficulties acquiring resources such as human capital; inhibiting social capital in the form of beliefs, norms and practices; unfriendly institutions that govern the everyday business and generally inaccessibility of policies or not being aware of the polices and therefore their rights (Matondi, 2013). CARZIM (2010) agrees that women in Zimbabwe have inadequate information on the rights and the mechanisms that have been established for their protection. Furthermore, they continue to face negative attitudes and perceptions from society, particularly against those who choose to assert themselves. Consequently, their participation in key economic sectors is further limited by inadequate access to financial resources and this has the effect of perpetuating their dependence on men (CARZIM, 2010).

One of the biggest challenges faced by researchers in Zimbabwe is the lack of availability of current data in the majority of sectors. According to the Zimbabwe National Statistics Agency (ZIMSTAT), most statistical series are outdated (CARZIM, 2010). This has resulted in policy and decision makers and other users of statistics working with estimates at best.

Although Zimbabwe is undergoing changes, traditional assumptions pertaining to the role of women in society reign. Accordingly, the culture appears to restrict women's economic participation and this leads to the expectation of conflicts in the identity construction of women entrepreneurs. This study examines traditional female roles and the influence of cultural on women entrepreneurship of women entrepreneurs as studies have shown these to be significant barriers to women entrepreneurship (UNIDO, 2004; World Bank, 2005; Shinnar, Giacomin & Janssen, 2012).

1.3. Statement of the problem

The problem is that there is little holistic understanding of women entrepreneurs regarding what they think, feel, and an exploration of their entrepreneurial experiences based on their own stories, recollection and descriptions. Despite the fact that women-owned businesses are one of the fastest growing entrepreneurial populations in the world, relatively little attention has been paid to expectations and actual experiences of women entrepreneurship as it relates to the entrepreneurial process (Brush & Cooper, 2012). While existing literature (research) on women's entrepreneurship has tended to focus on entrepreneurship issues in the west, very little research has been conducted in eastern countries. Instead the focus on entrepreneurship is from an overwhelmingly male, patriarchal perspective in the existing research literature (Hughes, Jennings, Brush, Carter & Welter, 2012). Stevenson (1990); McGowan, Redeker, Cooper and Greenan (2012) suggest that the key to the understanding of the women entrepreneurship is to acknowledge the need for a better insight into the reality of the female experience, using these women's experiences as a starting point.

Few studies have explored and reflected on the experiences of the woman entrepreneur, nor is there is a holistic understanding of the woman entrepreneur (Bann, 2009; McGowan *et al.*, 2012; Morris, Kuratko, Schindehutte & Spivack, 2012) or a universal definition of what the term "entrepreneurship" means. Such experiences have important implications for learning, behaviour and identity (Morris *et al.*, 2012). As Morris *et al.* (2012, p. 11) stated "*largely unscripted, unpredictable, and uncontrollable, the richness of entrepreneurship lies in how it is personally experienced*." Thus, a better understanding of how entrepreneurship is experienced, could address a number of important questions surrounding the entrepreneurial process (Warren, 2004; Bann, 2009; Morris *et al.*, 2012). While entrepreneurship is commonly treated as a masculine domain (Ogbor, 2000; Ahl, 2004) and largely western, capitalistic and individualistic, understanding the experiences of women entrepreneurs in a non-western context and a non-western perspective has the potential to add new dimensions to the field of entrepreneurial studies.

1.4. Purpose of the study

The purpose of this study is to examine how a sample of Zimbabwe women entrepreneurs construe and illustrate their experiences in their entrepreneurial endeavours. This will make it possible to examine the effects of those experiences on their self-identity, development and growth. The purpose is to gain new insight on how these experiences inform women entrepreneurs' perceptions of themselves as women entrepreneurs. The research aims at looking at how the women's self-perceptions are shaped, as well as factors affecting their functioning in the world. The aim of this research is to provide deep insight into what it is like to be a woman entrepreneur from conversations with these women. The purpose of this study is to examine the effect of culture in the construction of women entrepreneurs' identities in Zimbabwe. The research study uses a social constructivist lens to increase our understanding of ways in which women entrepreneurs construct their identities. The purpose is to investigate how women entrepreneurs articulate the multiplicity of their identities and to explore and understand the multiple social dimensions of women's lives, with the aim of understanding how the entrepreneurial identity process of women is built through both confrontation and synergy with other social identities.

1.5. Research questions

The research is guided by the following question:

1) What are the experiences of women entrepreneurs as they transition from the informal sector to the formal sector?

The sub research questions are:

a) How do women construct identities in the context of culture?

b) How do women manage the interactions among their multiple social identities?

c) How do their past experiences influence their entrepreneurial identities?

These questions were addressed through a qualitative, social constructivist study.

1.6. Significance of the research

The study contributes to existing literature on women entrepreneurship in a number of ways. First, it adds new knowledge to the field of gender and entrepreneurship; organisational psychology and business leadership. Previous studies show that research on women's entrepreneurship has focused on developed countries, mostly utilising a functionalist perspective. This does not investigate how entrepreneurship is deeply a reflection of the social context in which it is situated. This study uses an interpretive social constructivist approach to aid in the understanding of women entrepreneurship. It therefore brings a nuanced understanding of the intricacy and plurality of Zimbabwean women entrepreneurs' lives and identity.

Another contribution made by this research is that it advances theory in relation to gender and entrepreneurship in a developing country. Studies on women's entrepreneurship have been conducted in developed countries. These studies reflect an individualistic achievement-oriented approach as a requisite in the western model of entrepreneurial values. Thus, their findings are not necessarily transferable to a local developing economy, such as that of Zimbabwe that hinges on the border line of capitalism and collectivism. Most of the women show allegiance to collectivism.

Finally, the study utilised some aspects of intersection that were relevant to the study. Studies of intersection are a recent phenomenon in women entrepreneurship research. This research is therefore unique as it addressed how women negotiate their gender identities in their entrepreneurial identity work. The study contributes to the understanding of the means by which women entrepreneurs construct their entrepreneurial identity.

1.7. Delimitations

This study focused on entrepreneurs who have transitioned from the informal sector to the formal sector. For this study, a woman entrepreneur or women entrepreneurs who wholly owned or were in joint ownership of the business were interviewed. The woman entrepreneur or women entrepreneurs were all running and managing the business. The business started its operations in the informal sector before graduating into the formal sector.

The initial aim of the research was to study the lived experience of women entrepreneurs in Zimbabwe with a phenomenological approach. However, as the research progressed, it soon became apparent that it was not going to be a pure phenomenology study. Although the term lived experience is used, this is not a true phenomenology study.

1.8. Organisation of the study

The study is presented in five chapters.

Chapter 1 provides the introduction of the study. It describes background of the study including the informal sector and the formal sector, the problem and purpose statement, the research questions, the significance of the study and the delimitations of the study.

Chapter 2 provides a detailed review of the literature related to definitions of entrepreneurship; women and entrepreneurship (including the history of); culture and identity, intersectionality. The conceptual and theoretical frameworks are presented in this chapter.

Chapter 3 provides a detailed description of the research design and methodology for the study.

Chapter 4 provides the data presentation section and provides some quotes from the conversations with the women entrepreneurs.

Chapter 5 provides a discussion of the results of the study. It provides the theoretical and practical implications of the study, limitations of the study and suggestions for future research.

Chapter 2 Literature Review

The context of entrepreneurship is discussed here. The chapter begins by defining entrepreneurship and gives the history of women entrepreneurship. It discusses the factors affecting women entrepreneurship and how women's entrepreneurial activities are affected by the interplay between gender, micro, meso and the macro environment. It highlights what affects the distribution of capital, the role of women in business and finally draws attention to the informal sector where the majority of women entrepreneurs ply their trade, and from where they graduate to the formal sector. This chapter reflects on the importance of women entrepreneurs in a developing country context, identifying the gap in our knowledge about them.

2.1 Introduction

Low and MacMillan (1988), as well as Shane and Venkataraman (2000), observed that an holistic study of entrepreneurial phenomena was required. This is because the interactions between the micro and macro levels of the economy are crucial engines driving the change process in "capitalist society," as the concept of economic growth is relevant at both the micro and macro levels. For this reason, relating entrepreneurship to economic growth means relating the individual level to meso and macro levels. To consider this relationship and the role thus played by an entrepreneur, it is important to understand the concept of entrepreneurship (Petrin, 1994; Gibb, 1998; Peneder, 2009).

Entrepreneurship is an interdisciplinary subject, which includes economics, sociology, business strategy, organisational behaviour and psychology as examples (Peneder, 2009). As a result, the main difficulty in entrepreneurship analysis is its delimitation, as there is not a generally accepted definition of this concept (Bahmani-Oskooee, Galindo & Méndez, 2012).

2.2 Entrepreneurship Defined

There are many different definitions of entrepreneurship in use. Some of them are discussed in this section.

Entrepreneurship remains almost an indefinable concept, even years after it emerged as an area of research interest as there is no agreement on its definition or that of an entrepreneur.

For Shane and Venkataraman (2000, p. 218), entrepreneurship is "*the scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated and exploited*". The emphasis is not only on the sources and processes of discovery, evaluation and exploitation of opportunities, but also on individuals who discover, evaluate and exploit these opportunities (Hitt, Ireland, Sirmon & Trahms, 2011). Shane and Eckhardt (2003, p. 165) defined it as "*situations in which new goods, services, raw materials, markets and organising methods can be introduced through the formation of new means, ends, or means-ends relationships*." The entrepreneur facilitates the means, the ends, or both. Similarly, Azmat (2013) emphasises that entrepreneurship is about being innovative with the intention of creating something of value in a new way. Whilst Amine and Staub (2009) define entrepreneurship as the quest for an opportunity irrespective of existing resources, and

entrepreneurs as those who see themselves as taking up such opportunities. On the other hand, Bjerke and Hultman (2002, p. 19) defined it as "*...a lifestyle, driving processes, into which small firms may enter during various phases of their existence, it is a process, where individuals sometimes plan their activities and sometimes act without planning*".

In the same vein, Wennekers and Thurik (1999, p. 46) had the following general definition, which seems to resonate best with the developing country context that continually face uncertainty and other obstacles be it economically, politically or otherwise:

> *"Entrepreneurship is the manifest ability and willingness of individuals to perceive and create new economic opportunities (new products, new production methods, new organisational schemes and new product-market combinations), and to introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions"*.

From Wennekers and Thurik's (1999) definition, several characteristics can be considered. The first characteristic being that the definition takes into effect the entrepreneurs' behaviour (Bahmani-Oskooee *et al.*, 2012). Further, entrepreneurship is seen as an endeavour that takes into account the different circumstances and facets of the entrepreneur. The second is that entrepreneurship must consider the intrinsic uncertainty and obstacles of the entrepreneurial process (Bahmani-Oskooee *et al.*, 2012). The third is that all entrepreneurs require is an idea about efficient production processes, as well as new organisational forms without necessarily having the know-how to execute the idea (Bahmani-Oskooee *et al.*, 2012). The execution of an idea is secondary to the recognition of the idea itself.

Just as the definitions of entrepreneurship are many and varied, so are the definitions of what an entrepreneur is. Each definition is dependent on the schools of thought of the authors, for example, Schumpeter (1934) defined an entrepreneur as an innovator. Bahmani-Oskooee *et al.* (2012) explains that the Schumpeterian vision implies that the entrepreneur is an innovator that destroys the existing structures. Further, entrepreneurship can result in the formation of a new firm, but does not necessarily lead to the creation of new goods or services. Therefore the entrepreneur can create a new business without being an innovator in the Schumpeterian sense and rather blend in technological advances.

Knight (1921) defined an entrepreneur as a calculated risk taker. He distinguished between insurable and uninsurable risk. Risk is insurable because it refers to events, the frequency of which is known from past experience (Bahmani-Oskooee *et al.*, 2012), while uncertainty is not insurable because it relates to events, the probability of which is only subjectively estimated. He deemed uncertainty as a key factor taken into account by entrepreneurs (Bahmani-Oskooee *et al.*, 2012).

Kirzner (1973) defined an entrepreneur as an alert market maker who acts as an intermediary to suppliers and customers. He adds that an entrepreneur takes advantage of opportunities. According to Bahmani-Oskooee *et al.* (2012) this implies that there is a relationship between institutions and entrepreneurship that augment economic progress due to the fact that institutions facilitate the competitiveness level that entrepreneurship needs.

Casson (1982) defined an entrepreneur as a person with an ability to make judgements and co-ordinate scarce resources, while Weber (1978) considered the sociological aspect to entrepreneurship. His contribution is relevant especially when studying women entrepreneurs because of the socio-cultural influences on women entrepreneurship (Bahmani-Oskooee *et al.*, 2012).

As an extension of Kirzner's (1973) definition of an entrepreneur, Ozgen (2012) defines an opportunity-driven entrepreneur as one who is alert; recognises market needs; realises a profit and is able to start a venture as one of several desirable career options.

Chasserio *et al.* (2014, p. 129) took a more liberal outlook and believe entrepreneurs "*to be actors who set up new ventures or who takeover existing companies. These entrepreneurs are owners of their companies and are responsible for them*".

McAdam (2013) and Jahanshahi, Pitamber and Nawaser's (2010) definitions are more specific to women entrepreneurs than just entrepreneurs in general. McAdam (2013) defined female entrepreneurs as a diverse group stratified by religion, culture and socioeconomic upbringings who can be analysed through the use of various theoretical frameworks and research approaches. Whilst Jahanshahi *et al.* (2010) define a woman entrepreneur as a woman or a group of women who initiate, organise and operate an entrepreneurial endeavour with at least a 51 percent stake of the business.

For this research, all these definitions were kept open and the researcher found out from the women entrepreneurs what they think an entrepreneur is, based on their experiences.

2.3 Women and entrepreneurship

This section begins by contextualising research on women entrepreneurs and provides the history of women entrepreneurship research putting into perspective where research and interest in the field all began.

In the 1970s and 1980s, research on women entrepreneurship was deep-rooted in early-trait psychology, mainly concentrating on a better understanding of the woman entrepreneur. Early works suggested that the motivations of female entrepreneurs differ very little from male entrepreneurs with some concentrating on comparisons of men and women entrepreneurs. The idea was to develop an 'ideal profile' of the woman entrepreneur distinguishable from non-entrepreneur. Studies of women entrepreneurs addressed the same types of questions as those of men. Most of what was known about women entrepreneurs was their background, their motivation for starting their business, and their business problems – was based on studies of male entrepreneurs.

Eleanor Brantley Schwartz, published the first notable research article on women entrepreneurs in 1976. She explored the attitudes and characteristics of women entrepreneurs and the motivations to become self-employed (Schwartz, 1976). Using male-based measures as a yard stick she found that, similarly to men, women were motivated by the need to achieve, job satisfaction and independence (Schwartz, 1979). She also reported that at start-up, women entrepreneurs faced credit discrimination, which affected their business initiation successes.

They tended to have an autocratic leadership style and underestimated operating and/ or marketing costs.

Following on Schwartz's study, DeCarlo and Lyons' (1979) research was a comparison study of minority and non-minority female entrepreneurs in America and found differences between the two groups. The two groups differed on tests measuring autonomy, achievement, aggressiveness, conformity, independence, benevolence, leadership and age of starting their business. Non-minority female entrepreneurs were found to score higher on ratings of need to achievement and independence whilst minority female entrepreneurs appeared to place greater emphasis on conformity and benevolence.

Hisrich and O'Brien (1981) took a business and sociological perspective of a woman entrepreneur. They studied the entrepreneurial challenges faced by women entrepreneurs, their characteristics and motivations, and reported that the women entrepreneurs lacked collateral to enable obtaining credit. Furthermore, women had difficulty in overcoming society's belief that women are not as serious as men about business. This last finding was reinforced by Scase and Goffee (1982). The authors also found that women entrepreneurs lack the unpaid help traditionally afforded by a wife to her spouse, a factor which the authors found to be critical in the eventual success of the venture. Birley, Moss and Saunders (1987), in their study of British women, also found that women tended to use their families as labour less than men, supporting Hisrich and O'Brien (1981) and Scase and Goffee's (1982) views that the often unpaid contributions of wives may be a critical factor in the success of many new firms. Pellegrino and Reece (1982), like Hisrich and O'Brien (1981), were of the view that women entrepreneurs have particular problems obtaining funds.

Hisrich and O'Brien (1982) reported noticeable differences in characteristics according to the type of businesses owned. Those that performed well had supportive family, were older and more educated than the average woman. Further, those that operated in traditional "female" type business areas (retail and wholesale trade) had particular difficulty in gaining access to obtaining financial assistance from financiers that those that operated in non-traditional "female" type business areas (finance, insurance, manufacturing, construction). The authors concluded that education plays a major role in start-up, being a differential between women in "traditional" and "non traditional" business, those falling within the "non traditional" business group being better educated than those in the former.

Hisrich and Brush (1983) estimated that women constituted the fastest growing group of entrepreneurs in USA. They also found that there were subtle differences between women and men entrepreneurs as both were motivated by the need to achieve, job satisfaction, independence and economic necessity (Hisrich & Brush, 1983, 1984, 1985), reinforcing Schwartz's (1976) earlier findings. These findings were later endorsed by Holmquist and Sundin (1988).

However, Watkins and Watkins (1983) researching backgrounds and characteristics of British female entrepreneurs argued that, while these motivations maybe present, aspiring female entrepreneurs need greater stimuli than their male counterparts to make the final decision to become entrepreneurs. A point Tuck (1985) alluded too and additionally, the authors also found

that unlike their male counterparts, women were found to be lacking in confidence, in numerical skills, in managerial experience and that they need the support of a spouse.

Hisrich and Brush (1984) in their pioneering longitudinal study of 468 women entrepreneurs in the United States, described the average woman entrepreneur as having a college degree, married with children, with a supportive professional husband. The authors reported that the women entrepreneurs faced business start-up problems with finance, credit, and a lack of business training. Later on in the business, women entrepreneurs experienced difficulties as a result of lack of financial planning.

Hisrich and Brush's (1985) findings supported Hisrich and O'Brien's (1982) earlier findings who found female entrepreneurs to be: first born, from a middle class or upper class family, the daughter of a self-employed father, educated to degree level, married with children, forty to forty-five at start-up and with relevant experience. They also found out that women suffer from a lack of business training.

In their follow up study of the same group of 468 women entrepreneurs, the authors ascertained that the majority of the women entrepreneurs were experiencing moderate success with revenue growth rates of less than half of that of male owned firms (Hisrich & Brush, 1987). This research directed future research to identify the issues in female entrepreneurship.

Holmquist and Sundin (1988), in their study of Swedish women entrepreneurs, found that women entrepreneurs have a tendency to balance social and economic goals. While Birley *et al.* (1987) on the other hand, noted that the implications from current research were that entrepreneurship is a male activity. The authors advocated for more research that would explore the situational and cultural environments of women entrepreneurs, specifically, attitudes, managerial experience and educational backgrounds that promote entry into entrepreneurship.

Following those early works, the study of women's entrepreneurship gained momentum in the 1990s. Researchers again lamented the fact that the common trend in most research was the continued underlying notion that entrepreneurship is essentially a male activity (Brush, 1992). The early 1990s was an era for feminist-inspired studies of female entrepreneurial behaviour theories (Hurley, 1999; Greer & Greene, 2003). In the late 1990s, the focus was on entrepreneurial teams and networks (Greve & Salaff, 2003), and on studies of female-owned businesses (Bird & Brush, 2002; Burke, FitzRoy & Nolan, 2002; Stewart Jr, Carland, Carland, Watson & Sweo, 2003).

By the 1990s, application and development of feminist theory suggested gender as a lens with which to examine venture creation and entrepreneurship (Bird & Brush, 2002; Ahl, 2004). General research in entrepreneurship gained popular attention and increased demands for entrepreneurship education (Bhide, 2000; Brush, Duhaime & Gartner, 2003). Research on women increased and became more rigorous. Similarly to the 1980s, research continued to focus on the entrepreneur, but more attention to the business venture, management practices and community aspects were apparent.

In 1999, scholars realised that, as the number of women entrepreneurs grew, the research did not keep pace; thus the Diana International Project was formed (Brush, Carter, Gatewood, Greene & Hart, 2006a). The project researched women entrepreneurs and found that their businesses were smaller than those of male entrepreneurs in terms of revenue, number of employees and growth prospects. The authors ascertained that due to limited capital, women entrepreneurial endeavours grappled for growth and sustainability. The project emphasised the need to contextually situate each woman's circumstances, family and other institutional factors (Brush *et al.*, 2006a).

Brush, Greene and Gatewood (2006b) argued that research about women's entrepreneurship can be divided into two distinct eras: the 1980s where gender was considered a variable; and the 1990s where gender was used as a lens. Gender became a lens with which to carry out research, not just a variable to measure context (Greene, Brush & Gatewood, 2006; Brush *et al.*, 2009). Minniti (2009) recognised that the first two decades of research on women entrepreneurs extensively raised awareness as to the value of women's participation in entrepreneurship. The author acknowledged the existence of differences between men and women entrepreneurs. The foremost disparities that affected entrepreneurial success include socioeconomic characteristics, such as education, personal wealth, family dynamics and prior work experiences (Minniti, 2009).

Conversely, Kepler and Shane (2007) reported that women's entrepreneurial endeavours are not much different from male entrepreneurial endeavours after adjusting for factors such as the size of the business, the geographic region or the business sector in which the entrepreneurial endeavours operates. Brush *et al.* (2009) argued that the continued perception that women entrepreneurs should be measured against male entrepreneurs perpetuates the idea that women are less capable entrepreneurs. As a result, scholars have campaigned for new research directions on female entrepreneurs that move beyond defining the gender gaps (Ahl, 2006; Hughes *et al.*, 2012).

Considering that the phenomenon of women's entrepreneurship has grown significantly, there remains disparity in the contribution and participation of women entrepreneurs and the amount of research (Brush & Cooper, 2012). Further, the assumption that all entrepreneurs were the same led to continued theoretical and methodological research that paid little attention to social and cultural dimensions (Ahl, 2004; Brush & Cooper, 2012).

Women's entrepreneurship is an entrepreneurial activity carried out under clearly different conditioning factors and circumstances in a society where the predominant ways of doing business and models for success are male (Peris-Ortiz, Rueda-Armengot & Benito-Osorio, 2012).

Research on women's entrepreneurship has mostly adopted individual level approaches to explain entrepreneurial behaviours and has often ignored other factors that may explain the variance in the rates of women's entrepreneurial endeavours in different countries (Ekinsmyth, 2013; Pathak, Goltz & Buche, 2013). Ignoring the context leads to the assumption that all entrepreneurs are homogeneous across the different context in existence across nations. In order to understand individuals' entrepreneurial behaviours, effects of the context must also be

considered (Shane & Venkataraman, 2000). Scholars are encouraged to recognise contextual differences in the lives and environment of women and to conceptualise women entrepreneurial ventures as embedded in family life (De Bruin, Brush & Welter, 2006; De Bruin *et al.*, 2007; Ekinsmyth, 2013). This is a gap in existing research (literature) on women's entrepreneurship which limits understanding of this variance. This study addresses this gap.

Women typically have less access to resources, which reduces the incentives to develop their activity and introduces important difficulties in the businesses that they have developed, forcing them to perform their activities in a different way than men (Bahmani-Oskooee *et al.*, 2012). Women entrepreneurs have intuition to perceive opportunities but their family and social context generally reduce the time and energy they have to perceive reality and act upon it (Bahmani-Oskooee *et al.*, 2012). Understanding the experiences that women have of entrepreneurship and the connection between these and the structural factors that affect women's entrepreneurship would be of assistance to other women entrepreneurs, researchers, policy makers and other parties interested in promoting women entrepreneurs in developing countries.

Research on women entrepreneurs is widespread in developed countries, (Adler & Israeli, 1988, 1994; Brush & Cooper, 2012). From this body of knowledge, theories have been derived. However, research on women entrepreneurs in developing countries is scarce (Allen & Truman, 1993; Brush & Cooper, 2012; Terjesen, Jolanda & Li, 2013; Rao, 2014). The social structures, work, family, and organised social life (Aldrich, Reese, Dubini, Rosen & Woodward, 1989) vary widely in developing countries (Allen & Truman, 1993; Brush & Cooper, 2012; Terjesen *et al.*, 2013; Rao, 2014). This means that those theories and prescriptions for success derived from developed countries might not necessarily apply in developing countries. This is a situation worthy of research.

Women entrepreneurship is on the rise in developing countries, the reason for the increased interest is due to the escalating number of women entrepreneurs in the developing world (Kevane & Wydick, 2001). Women entrepreneurs are perceived as key to entrepreneurship in view of their distinctive tasks in the family unit, resulting from the increase in women-headed family units across the developing world (Horrell & Krishnan, 2007). The other reason includes the increased awareness of women entrepreneurship in economic enhancement (Gries & Naude, 2010; Naude, 2010), coupled with the fact that women also spend more on household needs and their children's education, and tend to employ more women in their firms (Sahar, Sotos & Garcia, 2012). However, regardless of women's increased participation and contributions to economies, research has not kept up.

Approximately fifty-two per cent of the total population of Zimbabwe (Zimstat, 2012a) are women, they are therefore crucial participants in Zimbabwe's economy by virtue of their numbers. While some studies on women entrepreneurs have been completed in Zimbabwe (Chitsike, 2000; Mboko & Smith-Hunter, 2009), little research has concentrated on the experiences of women entrepreneurs as they undertake their entrepreneurial endeavours. Accordingly, there is little information on the actual experiences faced by women entrepreneurs in their entrepreneurial endeavours.

2.3.1 Factors affecting Women Entrepreneurship

It is important to conceive of entrepreneurship as embedded in the socio-cultural context which characterises what it is to be a woman entrepreneur and the constraints to becoming one. There is “a tendency to underestimate the influence of external environment when making judgments on the behaviour of other individuals” (Gartner, 1995, p.70), which points to the value of harmonising diverse views on women’s entrepreneurship in different contexts. For a better understanding of individuals’ entrepreneurial behaviours Shane and Venkataraman (2000) suggested that the effects of context must also be considered. Bruni *et al.* (2004) and Ahl (2006) challenge the view of presenting the entrepreneur without considering the social or historical context, and social interactions of that individual.

Many of the determinants of women entrepreneurship lie in the interaction of micro-individual, meso- and macro-level factors (Baughn, Chua & Neupert, 2006; De Bruin *et al.*, 2007; Brush *et al.*, 2009). The interconnectedness of micro, meso and macro level variables can be detected even in setting distinctions between the levels (De Bruin *et al.*, 2007; Brush *et al.*, 2009; Jamali, 2009; Danish & Smith, 2012; Pathak *et al.*, 2013). As Mboko and Smith-Hunter (2009) noted, entrepreneurial behaviour can be attributed to some environmental factors. It is in this context that the research seeks to explore women entrepreneurship in Zimbabwe, using a relational multi-level framework design.

The external or the macro environment in Zimbabwe is hostile in social, economic, and political terms (UNICEF, 2011). Even after the Government of National Unity, the economic policies, and the political environment are still not conducive for any business activities. An overly restrictive regulatory environment may push businesses into the informal sector. Sbragia (2000) argues that the rule of law and sound legal and judicial system are necessary for a vibrant market economy. The policy environment and other obstacles hinder women’s ability to achieve economic autonomy and to ensure sustainable and growing businesses (Pisani & Patrick, 2002). Policies can affect the supply of entrepreneurs in the economy and the accessibility to resources, technology and product markets. Corruption remains the most corrosive problem with far-reaching implications, threatening economic and social development (Azmat & Samaratunge, 2009).

The meso level factors include prevailing organisational processes, policies and practices.

Zimbabwean women entrepreneurs face problems attributable to socio-cultural principles and traditions rooted in the policy and legal environment and in institutional support mechanisms. Gender discrimination is a predicament for women entrepreneurs intending to start and operate a business in Zimbabwe (Chitsike, 2000).

Cultural and social traditions help determine who becomes an entrepreneur. For instance, social circumstances in some countries restrain women from starting their own establishments (World Bank, 1995a, 1995b). The outlook for women entrepreneurs appears promising, their potential for economic growth and job creation can be significant but their efforts to fully participate in the entrepreneurial activities is still held back by various limitations that often tend to be gender-specific (Rao, 2014). Gender impacts on employment choices, location of business and the choice of a business focus, which in turn impacts competitiveness and access to funding (McKay, 2001). Thus, to understand why women develop different social roles that are

eventually transferred to an entrepreneurial environment, it is imperative to develop an understanding of the impact that cultural influences have on gender relations (Espíritu-Olmos & Sastre-Castillo, 2012).

Gender is a social construction of sex where descriptions are assigned to men and women, which underpin notions of femininity and masculinity (Oakley, 1973; Marlow & Patton, 2005; Bjursell & Melin, 2011). What begins as an idea of expected behaviours can develop into a practised pattern which is then espoused by a larger proportion of the society (Pathak *et al.*, 2013). In due course, the habits become institutionalised in the form of embedded rules and regulations that then typifies that society. When a specific gender group (either male or female) becomes the main perpetrators of a particular behaviour, the more there will be gender "gaps" related to that behaviour (Pathak *et al.*, 2013). Enacting these activities repeatedly could eventually "*lock-in*" women to focus on "*what could be*", limiting their perceptions of challenging the socially established status quo and ultimately settling whatever rewards - if any – the societal arrangements bestow upon them (Pathak *et al.*, 2013, p. 481). This situation does not augur well for women's entrepreneurial behaviours since entrepreneurship, by definition, is about challenging the status quo (Krueger & Brazeal, 1994).

These repeated actives would then take on a "gendered" orientation, affecting the women, but also the broader society (Olson, 2000). Social groups that are easily identifiable – such as gendered groupings – may then become susceptible to stereotypes that may result in discrimination (Pathak *et al.*, 2013). According to Eddleston and Powell (2008) gender identity is the degree to which an individual is believed to have attributes related with gender stereotypes. Gender stereotypes comprise shared beliefs about what psychological traits are features of each sex (Eagly, Wood & Diekman, 2000). Gender stereotypes are prescriptive and descriptive meaning that beliefs about the characteristics that men and women have translate into beliefs about the characteristics that men and women should have (Eagly *et al.*, 2000). Gender identity may influence what entrepreneurs value in their line of business more than their biological sex.

Marlow and Patton (2005) suggest that women do not experience gender subordination similarly; gender acts in conjunction with other influences and characterisations such that women and men experience their masculinity and femininity heterogeneously. Bjursell and Melin (2011) assert that the gender context further confuses issues and adds to the possibility of conflicts arising as entrepreneurship is equated with the masculine Ahl (2002) and Bruni *et al.* (2004). Women may be thought of as "*something else*" [than a capable entrepreneur] and assumed to be responsible for the family and household related issues (Ahl, 2002, p. 24). In addition, the rights to education may be reserved just for men in some societies (Pathak *et al.*, 2013).

But women have proven that they can overcome the challenges and they should therefore not be seen as "victims" in an unyielding system with little or no power over their lives (Lister, 2003; Marlow & Patton, 2005). Women thus shape their experience of entrepreneurship according to their context, subject to the structural constraints of gender discrimination.

Entrepreneurship has traditionally been a male-dominated field (Ahl, 2006; Sahar *et al.*, 2012) with men owning more businesses than women. Thus, the culture, shape and nature of the

corporate structure has been defined from a masculine perspective, resulting in business owners using masculine management and leadership styles to manage their companies (Goktan & Miles, 2011). Additionally, the dominance that men have historically enjoyed in public activities has meant that it is the values and skills assigned to male stereotypes that govern there (Huarng, Mas-Tur & Yu, 2012). Because of the increase in numbers of women entrepreneurs in the business environment, the traditional managerial style – masculine – is no longer effective in many organisations (BarNir, 2012) and the know-how acquired by women from their private lives has proven to be useful for managing a company.

Petrin (1994); Starcher (2003); Brush and Cooper (2012); Marlow and McAdam (2013); Rao (2014) and Weber and Geneste (2014) show that gender disparities exist in women's entrepreneurial experiences of enterprise ownership and the performance of their enterprises. Gender is considered to play a role in entrepreneurship, given that it may affect the self-awareness of women entrepreneurs and their knack of recognising enterprise growth in a particular environment (Baughn *et al.*, 2006; Danish & Smith, 2012). Therefore aspects of gender cannot be overlooked when studying women entrepreneurs, and as Minniti, Allen and Langowitz (2006); Brush and Cooper (2012); Shinnar *et al.* (2012) noted, gender differences in entrepreneurial behaviour are pervasive and systematic even within countries. Such variations may have important consequences at the macroeconomic level (Minniti *et al.*, 2006). Consequently, women may fail to take full advantage of the available entrepreneurial opportunities. For example, gender-specific constraints in ownership rights may limit the transferability of assets in some societies (Jutting, Morrisson, Dayton-Johnson & Drechsler, 2006).

Cultural values can also shape societal gender roles and stereotypes in terms of occupations considered appropriate for women (Shinnar *et al.*, 2012). Commonly shared cultural beliefs about gender roles can therefore shape the opportunities and incentives that individuals experience in pursuing certain occupations.

The fact that an entrepreneurial career is gendered can also shape the interaction between women entrepreneurs and various service providers and, as a result, limit women's ability to access the necessary resources or receive the necessary support to become successful entrepreneurs. This may cause women to perceive the environment to be challenging and unsuitable for entrepreneurial activity (Zhao, Seibert & Hills, 2005; Shinnar *et al.*, 2012) with insurmountable barriers.

Gendered access to control and remuneration creates problems that include insufficient capital, limited expansion and with women's networks being restricted to small business activities in the informal sector (UNIDO, 2004; World Bank, 2005; Brush & Cooper, 2012).

This study will examine capital and sectoral integration of women entrepreneurs as studies have shown these to be significant barriers to women entrepreneurship (UNIDO, 2004; World Bank, 2005; Shinnar *et al.*, 2012).

2.3.2 Capital

Here capital includes aspects of financial, human and social capital.

Women entrepreneurs lack growth capital (Buttner & Moore, 1997; Carter, 2000; Shinnar *et al.*, 2012), as both lenders and borrowers are unlikely to provide capital to women (Allen & Truman, 1993; Brush, 2006). It is access to money for financing entrepreneurship that is constantly emphasised in literature as a major challenge to entrepreneurs, mostly in the early stages of the firm (Robb & Coleman, 2010; Danish & Smith, 2012; Rao, 2014). Rao (2014) focused on micro-level women entrepreneurs in India. Amongst the many obstacles facing women lack of collateral, an unwillingness to accept household items as collateral and negative perceptions of women entrepreneurs by loan officers – all exacerbate the challenges that women entrepreneurs face. Similarly, Danish and Smith (2012) in her study of female entrepreneurs in Saudi Arabia found acknowledged that female entrepreneurs continue to confront a range of female specific obstacles, particularly raising finance. Nani (2013) in her study of urban women entrepreneurs in Zimbabwe found that one of the major hurdles that confront women entrepreneurs was lack of collateral. Collateral without which they cannot access finance from financiers.

Women face challenges in raising finance because of the existence of various social factors (Rao, 2014). Often, women are perceived as lacking confidence, experience, skills and contacts than men (CEEDR, 2000). Further, women often face gender discrimination from financiers because of prejudice or credibility issues (Carter & Cannon, 1992; Danish & Smith, 2012). This problem is exacerbated by the sectors in which most women entrepreneurs operate in as most women often operate in the low-growth retail and service sector (OECD, 2004; Andersson, Raihan, Rivera, Sulaiman & Tandon, 2007; Robb & Coleman, 2010; Danish & Smith, 2012).

Women entrepreneurs are forced to bootstrap because of lack of finance. Women entrepreneurs who learn to bootstrap their enterprises effectively gain legitimacy in the eyes of stakeholders (Brush *et al.*, 2006a). ”Bootstrapping” is a strategy for funding a small business through innovative acquisition and resourcefulness without raising equity or borrowing money (Bhide, 1992; Neeley & Van Auken, 2010; Vanacker, Manigart, Meuleman & Sels, 2011). The difficulties women face in raising finance from financiers forces them to enlist saving clubs to assist in raise capital for their entrepreneurial endeavours (CSO, 2002).

De Soto (2000) says that the limited capital or the reserves that entrepreneurs manage to accumulate, within the developing world, is considered as “dead” capital, since entrepreneurs are unable to use the equity stake(s) in their own assets as a vehicle to borrow against, in order to finance and grow their current business activities. Women entrepreneurs mostly operate in the informal sector, this means that this “dead” capital lacks the appropriate supporting ownership documents from the government (businesses not registered) which inhibits its use as collateral.

However, the extent to which capital by itself is a major obstacle to the growth of entrepreneurial businesses is arguable. Okpara (2009) argued that the extent to which lack of financial resources is seen as a major obstacle is debateable. Hart (1972); Godsell (1991); Steel and Webster (1991); Dia (1996); Harper (1996) found that sheer ingenuity and initiative by the entrepreneur could counter the need for additional capital. In fact managerial shortcomings

resulting in capital shortages and not vice versa are highlighted (Hart, 1972; Okpara, 2009; Nyamwanza, Mapetere, Mavhiki & Dzingirai, 2012).

Further examination of women's educational background and occupational experiences reveals another reason for the potential of growth of women's businesses (Amoako-Kwakye, 2012). Education is deemed to build women's human capital, skills, and technical know-how (Pathak *et al.*, 2013). Some studies have found a positive relationship between women literacy and entrepreneurship (Minniti & Arenius, 2003; Van der Sluis, Van Praag & Vijverberg, 2005). Rao (2014), in a study of Indian women entrepreneurs confirmed that women entrepreneurship education and development programs have contributed to business growth and better lifestyles.

Fleck (2010) claimed that women who run companies are well educated, but they lack management skills and confidence. Evidence from other studies (OECD, 2004; Danish & Smith, 2012) shows that educated women are also the drivers of new business. However, Andersson *et al.* (2007) and Danish and Smith (2012) reported that female entrepreneurs usually have less relevant training and education prior to embarking on entrepreneurial journeys. The authors testified this is something that the women entrepreneurs receive from their own company in the form of on the job training. Low level of education tends to be higher among females in developing countries, particularly in rural areas, a major factor that can hinder their access to information and communication networks (Cowling & Taylor, 2001; Rao, 2014).

Across various countries, venture success depends on managerial skill (Rao, 2014). As a firm grows, it has to handle more issues and paperwork, therefore education becomes important. This difference in educational level suggests that those with the fewest years of education find it difficult or impossible to make the transition to running a larger business, even if they have done well at running a smaller one. Available research agrees that appropriate levels of competence and aptitude are major for the development of small business (Curado, Henriques & Bontis, 2011; Huarng *et al.*, 2012). Lack of business-related education results in professional inconsistencies, that is, there is lack of preparedness for managerial or technical positions (Huarng *et al.*, 2012). Accordingly, Okpara (2009) studied Nigeria SMEs and argues that time and again managerial deficiencies are identified as contributing the most to the demise of small businesses but there lacks specificity of which facet of management requires the most attention. Mboko and Smith-Hunter (2009) in their study of Zimbabwean women entrepreneurs suggested that women should be offered assistance in the form of management training especially strategic management. In another study of women entrepreneurs in Zimbabwe it was found that the women entrepreneurs have inadequate financial management skills which might be part of the reasons why their entrepreneurial endeavours do not grow considerably (Nyamwanza *et al.*, 2012). Arguably, it is therefore misleading to detach the need for capital from all other factors which determine women entrepreneurial success or failure, but this is not to deny the fact that many women entrepreneurial businesses are under-capitalised and that the need for capital could be sector dependent.

There is a distinction between entrepreneurship training and education (Hynes, 1996; Rao, 2014). Training concentrates on developing knowledge or skill that enables an individual to achieve an effective performance; education focuses on enabling the individual to assimilate

improved skills, knowledge and values that permit a broad array of challenges to be dealt with (Hynes, 1996; Rao, 2014). Bauer (2011) established that training could be one of the most important factors that motivate women to become entrepreneurs. Rao (2014) was of the belief that training is the vital for producing entrepreneurs who not only thrive and contribute to the local but also to the global economy.

Related to this are difficulties in accessing technical know-how, which also reflects gender biases in training and education (Huarng *et al.*, 2012). This lack of skills, education and support systems can hinder the commencement of an entrepreneurial activity for women entrepreneurs (Shinnar *et al.*, 2012). Gender disparities in opportunity identification have been associated with variations in human capital variables including education and work experience. This apparent lack of investment in their human capital means that women may not have self-assurance in their capacity to embark on, or expand, entrepreneurial activities (Langowitz & Minniti, 2007; Minniti & Naude, 2010; Shinnar *et al.*, 2012). Also among women entrepreneurs, it has been noted that developmental expectation is considerably and absolutely associated with professed benefits from prior experiences, (De Bruin *et al.*, 2007; Manolova, Carter, Manev & Gyoshev, 2007; Huarng *et al.*, 2012).

However, Davidsson and Gordon (2012) raise an important issue that although women's level of education in a particular culture can make it possible that the women have the resources necessary to become entrepreneurs, the conversion of these resources into entrepreneurial activities could be contained by other factors. Similarly, Kabeer (2005) acknowledged that the outcome of women's education appears to be dependent upon societal restrictions and on women's role in the wider economy.

Chitsike (2000, p. 72) observes that in Zimbabwe, as far as structural barriers are concerned, women:

a) have generally lower levels of education than men,

b) more limited availability of financial resources for start-up capital,

c) no support from legal systems (both laws regarding land inheritance and lack of legal regulations of the type of business women traditionally engage in, because associated with home work),

d) lack of time and ability to travel, and

e) no information on alternative activities in which to engage.

She adds that for those women entrepreneurs, the need for basic training in management and accountancy are common constraining factors. Amoako-Kwakye (2012) concurs with this and suggests that women should increase their literacy levels so that there are not only able to read and write but that this would also help them in being better able to keeping records for their businesses.

2.3.3 Motivation

Women have disparate motives for starting a business and this can have implications for the type of businesses they start and their approaches to managing the business (Sarri & Trihopoulou, 2005; Forson, 2013). McGowan *et al.* (2012) observed that a key motivation for female entrepreneurship is a desire to balance work and family responsibilities and the increased flexibility afforded by self-employment was expected to assist in this regard. With Cromie (1987, p. 251) recognising that "*a desire to make money if not, however, an unimportant motive*".

Dyer (1994) concluded that social factors of culture, as well as lifetime developmental experiences and economic factors affect the motivation to become an entrepreneur. There are two types of motivations into entrepreneurship. For many women entrepreneurs, the push factor is that the choice of self-employment may mirror the restricted structure of prospects in the labour market, glass ceiling effect, or greater flexibility in work time and reconciling multiple roles (Baughn *et al.*, 2006; McGowan *et al.*, 2012). Other external push factors include job loss, economic necessity or divorce (Morris, Miyasaki, Watters & Coombes, 2006). The pull factors centre on the need for self-fulfilment or independence, challenge, initiative as well as the success and satisfaction derived through entrepreneurship (Baughn *et al.*, 2006; McGowan *et al.*, 2012). The pull factors are associated with internal processes, such as recognition or opportunity (Morris *et al.*, 2006). The author asserted that when women are generally pulled into entrepreneurship, the business tends to be significantly more growth-oriented because these women are motivated by intrinsic factors. Previous studies support that women are generally pushed into entrepreneurship (Malach-Pines, Lerner & Schwartz, 2010). Similarly, Kelly *et al.* (2011) contends that increasingly women are being motivated by opportunity, although the same cannot be said for women in less-developed economies where women entrepreneurs are more likely to start businesses out of necessity.

Brush (1992); Buttner (1993); Marlow and McAdam (2013) and Gabaldon, de Anca and Galdon (2015) identified having children as a crucial motivator among women to enter self-employment in search of work-life balance. Conversely, Hundley (2001, p. 825) states that "*the presence of small children and greater hours of housework have a negative effect on female earnings*".

The women entrepreneurs engage in entrepreneurial activities as a way to mitigate the challenges they face. At the time it was a matter of survival and pushed by the need to earn extra income for family expenses. However, Williams (2009) argued that even though women entrepreneurs may have been driven by necessity into entrepreneurship, their motives may change over time, with many women becoming driven opportunity instead of necessity. Studies (Dalborg & von Friedrichs, 2012; Nguyen & Frederick, 2014; Weber & Geneste, 2014) support this proposal by (Williams, 2009) that motives may change with time as an individual's familial obligations change. Similarly, Al-Dajani and Marlow (2013) proposed that intentions may change as a result of increased awareness and exposure to the business environment.

Others factors that affect women entrepreneurship are discussed next.

2.3.4 Measures of success

What constitutes growth for the small business depends on the entrepreneurs' perception and intent for growth (Costin, 2012). Further, the author argued that the perception of growth is associated with the type of goals that guide entrepreneurial activities, resulting in multiple growth outcomes.

Objectives for female entrepreneurial endeavours vary, meaning different objectives for growth may be set out (Costin, 2012). Women place emphasis on the quality of interpersonal relationships and on less measurable criteria such as employment, service quality and standards (Brush, Carter, Greene & Hart, 2002). Roomi, Harrison and Beaumont-Kerridge (2009) recognised that female entrepreneurs may pursue both economic objectives (such as profits) and non-economic objectives such as product quality, personal employment and helping others. According to Cliff (1998, p. 527) "*in theory, of course, success would lead to an increase in numbers – but the most important signs of success would still not be visible to the outside observer*". Rosa, Carter and Hamilton (1996) recommended that while some growth intentions may be less objective in terms of measuring growth (for example helping others, superior customer service, product quality), they should still be equally appreciated and accepted for the impact they have on growing a successful entrepreneurial endeavour. Perceived success can be achieved even if the absolute value of an outcome variable (such as revenue) might be low (Fischer, Reuber & Dyke, 1993).

This raises the question of how 'success' within women entrepreneurs' businesses might be understood (Buttner & Moore, 1997; Brush & Cooper, 2012). Carter and Allen (1997) found that as a strategy to balance work and family, often women entrepreneurs choose not to grow their businesses and intentionally cap the quantum of their growth. Not all entrepreneurial endeavours are about growing big businesses in economic terms so that, as is the case in women-owned enterprises, an equally legitimate measure of success is developing and maintaining an entrepreneurial business that is small and stable, which accommodates family, social and personal life aspects (Amoako-Kwakye, 2012; McGowan *et al.*, 2012). This suggests that women's businesses should rather be evaluated in terms of their social contributions, that is, subjective measures, instead of the rigid quantitative economic factors, that is, objective measures.

Marlow and Strange (1994); McGowan *et al.* (2012) suggest that traditional financial and performance measures of success may not be appropriate, arguing that 'self-employment performs an important role for many women, which cannot be measured in these traditional terms'. Grasmuck and Espinal (2000) and Amoako-Kwakye (2012) also criticise the economic view of business performance used for evaluating women's business performance. De Bruin *et al.* (2007) and Amoako-Kwakye (2012) also state that entrepreneurship research concentrate on "objective" financial measures which are visible in turnover and growth. Instead of using outcome based "subjective" measures such as growth intentions of entrepreneurs, improvements in woman entrepreneurs' life, which reflect the interdependence between performance, success and goals, although these are now gaining prominence.

Paige and Littrell (2002) and Weber and Geneste (2014) defined success according to intrinsic (lifestyle and perceived success; freedom and independence, the ability to control one's own

future, and being one's own boss) and extrinsic (increased financial returns, personal income and wealth, economic profit and growth) motivation. Non-pecuniary (a.k.a intrinsic) measures include customer satisfaction, personal development and personal achievement.

Working mothers opt for self-employment over salaried employment because the flexibility entrepreneurship accords them to be able to attend to family responsibilities (Mirchandani, 1999; Mattis, 2004; Gabaldon *et al.*, 2015). In making these decisions there is an intended combination of work and family, some scholars recommended that outcomes other than financial measures should now be used to measure success in these entrepreneurial endeavours.

Marlow and McAdam (2013, p. 118) challenged the view that women entrepreneurial activities underperform suggesting that the notion of underperformance is "*ill founded, poorly informed and merely act to reproduce and reinforce mythical axioms pertaining to women, gender and entrepreneurship*." The author queried the tendency to ignore the fact that women entrepreneurs have different risk profiles (and goals that are more intrinsic in nature) implying that the many measures (perceptions) of success found in the literature might not be appropriate for women entrepreneurial activities. The author proposed that what should be considered is the market positioning of the firm (lower performing market sectors or home based, owned part time) as leads not to under-performance but constrained performance. The two are different and have different meaning. Constrained performance reflects market constraints and under-performance reflects unfulfilled potential (Marlow & McAdam, 2013).

Furthermore, the author debated that since women are seen to continually under-perform implies that they require encouragement, education, support and advice to achieve the entrepreneurial norms of their male counterparts. Conversely, constrained performance implies that the entrepreneurial endeavour "*(regardless of the owner's gender) meets the market norm limited by context – gender influence here lies with broader socio-economic influences which funnels women into such competitive sectors. Accordingly, encouragement, education, support and advice is unlikely to address this issue; this highly competitive environment may also, we would suggest, be the reason for high levels of churn and thus, why women's share of self-employment has hardly changed*" (Marlow & McAdam, 2013, p. 118).

2.3.5 Work/life roles and domestic responsibilities

Baughn *et al.* (2006) suggested that a major obstacle to success for most women entrepreneurs is the conflict between their personal lives and their business role. Women entrepreneurs encounter myriad challenges, originating from numerous sources in their environment, and emanating from implicit gender associations (Ezzedeen & Zikic, 2012). The author explained that at the societal level, women grapple with pressures to maintain their gender identity at the same time devoting themselves to either family or work.

Historically, prejudices and gendered structural constraints Loscocco and Bird (2012) affect the experiences of women entrepreneurs and are observable in the limited options available to these entrepreneurs. A example of gendered structural constraint is the role of women as the primary care givers for children (Loscocco & Bird, 2012). These gender role expectations create

major challenges for women to balance entrepreneurial work with a personal life (Ezzedeen & Zikic, 2012). The primary care givers element restricts women's entrepreneurial capabilities in terms of business and in attracting investors (Malach-Pines *et al.*, 2010).

Baughn *et al.* (2006) identified the husband's lack of support for their spouses' entrepreneurial endeavours and expectations for the spouses to continue with the household chores regardless of the added demands of their entrepreneurial endeavours as the source of conflict. According to Baughn *et al.* (2006), the stance taken by the husband was as a result of the historical perception of women in domestic roles and consequently the mismatch between the traditional roles expected of women and new entrepreneurial role

With reference to work-family conflict, childcare activities are perceived as the responsibility of the women and entrepreneurship is viewed as a vehicle toward a more flexible schedule to accommodate family (Sullivan & Meek, 2012). However, responsibilities can have a negative effect on performance by reducing the available hours to manage the entrepreneurial endeavour (Shelton, 2006). This type of role conflict is prevalent for working mothers because taking care of children is the most significant task within the family context (Gabaldon *et al.*, 2015).

Shelton's (2006) research intention was to ascertain whether the strategies employed by high-growth female entrepreneurs to reduce work-family conflict differed from those employed by medium and low growth female entrepreneurs. The three strategies employed included: *role reduction* (which includes having a smaller family or opting to have a family at a much later stage); *role elimination* (have no family at all) and *role sharing* (participative management practices and employing domestic help to assist with domestic duties) (Shelton, 2006). It was established that growth of the enterprise is significantly impacted by work-family management strategies and women who develop high-growth business strategies are able to effectively reduce work-family conflict with the strategy that best matches their internal needs and external resources (Shelton, 2006). Furthermore, inter-role conflict is reduced when women choose role sharing strategies because they can enjoy the enhancement of both work and family role. The author found that high growth female entrepreneurs better employed strategies that reduce work-family conflict more than the medium and low growth female entrepreneurs.

2.3.6 Sectoral integration of women

Socialisation of women creates different perspectives, goals and choices for women. As result of being denied opportunities in certain sectors, women instead choose to move into retail and /or services where they have stronger self-confidence and the businesses may be more in keeping with their social values. According to Andersson *et al.* (2007), women to trade in entrepreneurial endeavours with low financial risk and low entry threshold because of resource constraints, environmental uncertainty and specific female aversion to risk-taking. This choice to pursue businesses in traditionally female services also limits start-up resources and perspectives on future growth because the competitiveness of the sector.

This explains their high participation in less-innovative, household-based sectors with fewer growth prospects, which are typically female fields. Moreover, the approach into these areas is easier, although they produce less value (Almeida & Borges, 2009). Shinnar *et al.* (2012)

propose that societal gender roles, stereotypes, and occupational gender typing can also shape the perceptions women entrepreneurs have about themselves.

Daniels (1994) and ILO (2009) found that in Zimbabwe the sectors in which women entrepreneurs were concentrated, were among the least profitable sectors in the economy. Women are still dominant in traditional sectors especially services, which turn out to be an extension of the role of the woman at home, that is, what they have learned through gender socialisation. The socially constructed expectations that women will undertake primary responsibility for domestic labour and child care leads to women pursuing fragmented and flexible working hours (Rouse & Kitching, 2006; Bradley, 2007). Such responsibilities are socially constructed and historically attributed (Bowden & Mummery, 2009). The authors explained that women therefore operate part time, home-based firms not by choice or a lack of ambition or capital but by design in response to social imperatives and ascribed roles. It is more of "*a gendered effect upon constrained performance, accommodated within, not initiated by, entrepreneurial choices unlikely to be changed through advice or support initiatives*" (Marlow & McAdam, 2013, p. 118). In addition, part time businesses are evidently constrained in operational reach and scope. Parker (2009) postulates that because of their domestic association, home-based entrepreneurial activities have constrained credibility with stakeholders. While other view home-based businesses as performing relatively poorly in terms of productivity and growth (Della-Giusta & Phillips, 2006).

What may also affect the growth of entrepreneurial businesses headed by women is the fact that existing businesses that try to expand find themselves without access to the right kind of premises. If women entrepreneurs were better able to acquire assets which could serve as collateral, this could release a constraint for them and permit more expansion (Grosh & Somolekae, 1996). They are often run out of the home because women entrepreneurs do not have the funds necessary to acquire business premises (McDade & Spring, 2005).

Another factor that may affect women entrepreneurs' growth is that women entrepreneurs tend to follow other women entrepreneurs with little regard (Ntseane, 2004; Ozigbo & Ezeaku, 2009). This is as a result of information failure rather than pure risk aversion (Della-Giusta & Phillips, 2006). Some research evidence suggests that women are risk averse and that this has a negative influence on their propensity to step into self-employment, (Shinnar *et al.*, 2012). She added that the impression that women are risk averse has also been used as the reason for the lower growth rates in women's firms. But the propensity for risk-taking on the part of women entrepreneurs is largely determined by the multiple responsibilities women have (Oya & Sender, 2009; Amoako-Kwakye, 2012; Shinnar *et al.*, 2012), and partly for the need to balance the more risk-prone attitude of men in the family. It is also essential to remember that women move in clusters as a form of protection as there is a sense of safety in numbers. Hence, sometimes women entrepreneurs do not have an option but to do what their counterpart is doing in the group as a form of protection, not as a business strategy.

Al-Dajani and Marlow (2013) recognised that Home-based entrepreneurial activities accord women an opportunity to be involved in income generating activities where formal employment is not culturally acceptable or economically feasible. These home-based businesses offer their

owners a way to balance the dual responsibility of career and family. “mumpreneurship” is area of entrepreneurship that has emerged that addresses this duality of career and family and its related space. Ekinsmyth (2013) illustrates that women organise their time-space routines around motherhood using the same space for work as well as “reproductive” activity. Women then organise their work around their role as main family care providers in their quest to reconcile their identities as mothers and as women entrepreneurs (Ekinsmyth, 2013). This attachment to particular space has its pros and cons as “*business can now be done differently, but this also enables gender “not to be done differently*” Ekinsmyth (2013, p. 541).

What may limit women’s ability to gain experience in certain sectors are social structures such as occupational segregation (Greer & Greene, 2003; Huarng *et al.*, 2012; Shinnar *et al.*, 2012; Rao, 2014). This suggests uneven participation of women in traditional male-dominated and often high-technology sectors is due to structural factors in the economy that prevent women from gaining experience, access to markets, or resources. This extends to the glass ceiling where women are often denied the chance to gain high level managerial decision-making experience which could be beneficial in an entrepreneurial start-up. Furthermore, women interrupt their professional careers for reasons linked to maternity, taking care of the family or home, which would lead one to conclude that their occupational experience is affected (Amoako-Kwakye, 2012; Anderson, Dodd & Jack, 2012; Danish & Smith, 2012; Huarng *et al.*, 2012). Moreover, there is a lack of female role models as entrepreneurs for other women to emulate (Danish & Smith, 2012). Nevertheless, the studies have shown that few women entrepreneurs have business expertise prior to starting their own entrepreneurial endeavours (Audretsch, 2012; Rao, 2014; Weber & Geneste, 2014). Women entrepreneurs consequently prefer to be self-taught once their projects are under way, that is, learning on the job (Chang, Hughes & Hotho, 2011; Huarng *et al.*, 2012; Broto, 2014; Rao, 2014).

2.4 Cultural influences on traditional female roles

Culture has been found to affect economic performance through formal and informal institutions such as laws and resource allocation mechanisms (Guiso, Sapienza & Zingales, 2006; Oyserman & Lee, 2008). Research also suggests that cultural context can shape entrepreneurial attitudes and intentions (Shinnar *et al.*, 2012), suggesting that a better understanding of how culture shapes entrepreneurial intentions can serve to explain the gender gap in entrepreneurship and possibly identify strategies to reduce it. A national culture consists of the underlying value systems that are specific to a group or society and motivates individuals to behave in certain ways, such as starting a new business (Shinnar *et al.*, 2012). A definition of what constitutes culture is important at this juncture. A UNESCO Declaration (2001, p. 4) states that:

> “*culture should be regarded as the set of distinctive spiritual, material, intellectual and emotional features of society or a social group, and that it encompasses, in addition to art and literature, lifestyles, ways of living together, value systems, traditions and beliefs*.”

This definition is not dissimilar to that of Hofstede (2011, p. 3) who offers, "*culture is the collective programming of the mind that distinguishes members of one group or society from those of another*".

Hofstede (2011) argued that societal, national and gender cultures that are acquired by children as they grow up, have a much more profound effect on their human mind than those occupational cultures that they acquire at school or organisational cultures that they acquire on the job. Occupational cultures and organisational cultures are exchangeable when people take a new job unlike societal, national and gender cultures (Hofstede, 2011). The reason being that societal cultures reside in (often unconscious) values, with the inclination to have preferences for particular situations over others (Hofstede, 2001).

Accordingly, culture is therefore a combination of social practices, traditions and beliefs that influence the mindset of an individual (Hofstede, 1984, 2011; Baah, Amani & Abass, 2015). A culture informed by the underlying value systems that are unique to a group or society and that motivate individuals to behave in certain ways, such as when starting a new business (Shinnar *et al.*, 2012).

Concerning gender relations, cultural and social traditions help influence who becomes an entrepreneur (Espíritu-Olmos & Sastre-Castillo, 2012). For instance, social circumstances in some countries restrain women from starting their own businesses (World Bank, 1995a, 1995b), and shape social gender roles and stereotypes in terms of occupations considered suitable for women (Shinnar *et al.*, 2012).

Dhawan (2005) points out that there have been some legal, attitudinal and axiological changes affecting the status of women, and their roles and development in society within some developing countries. Despite that, there exist many challenges concerning the notion of gender equality (Azmat, 2013). For example, in Zimbabwe, the prevalence of gender-based discrimination is a predicament for female entrepreneurs. Before 1980, females were considered minors, with no acknowledgement of their role in the overall development of the country. This situation changed in 1982, with the inception of the Legal Age of Majority Act (1982). While the law now recognises women as adults, cultural barriers still exist, and these negate the intended use of this law (Chitsike, 2000). Traditionally and informally, in Zimbabwe, women are perceived as inferior to men irrespective of their age or educational status (Booysen, 2007a). Anecdotal evidence suggests that women are expected to be subservient, supportive and submissive, qualities that are in direct conflict with the qualities required for them to be entrepreneurial, to succeed in business.

In addition, for traditional patriarchal reasons, women are not readily accepted as entrepreneurs running and managing an enterprise (Skapa, 2005). The patriarchal system of social structures and practices allows men to dominate, oppress and exploit women (Bryson, 1993; Oya & Sender, 2009; Shinnar *et al.*, 2012). This negatively affects women's self-assurance and achievement motivation (Shinnar *et al.*, 2012), all of which contribute to barriers to female entrepreneurial success. A woman is typically not expected to make economic decisions, such as opening a business of her own. Those who make it, find it difficult to circumvent cultural

barriers (Mboko & Smith-Hunter, 2009). In a way, women's subconscious resistance to taking opportunities is embedded in their upbringing (Brush, 1992; Shinnar *et al.*, 2012).

Goscilo (1997); Amoako-Kwakye (2012); Peris-Ortiz *et al.* (2012) and (Pathak *et al.*, 2013) suggest that society expects women to be both producers and reproducers carrying the double load of full-time work and all domestic responsibilities. Kantor (2002) also found that women work double day (at home and at work), unlike their spouses who focused on their work and contributed very little to the running of the household. Similarly, Collins and Low (2010) also found that women, whether married or living with spouses, were responsible for looking after the family in terms of the household chores, while at the same time attending to their businesses. This "double burden" results from patriarchal customs pursued in some countries and Zimbabwe is no exception. Patriarchy is a system of social structures and practices in which men control, repress and take advantage of women (Bryson, 1993; Oya & Sender, 2009; Shinnar *et al.*, 2012). Social structures are made responsible for this systematic oppression, not individuals. The indications of this systematic censorship can be observed in women's unequal opportunities to enjoy rights, goods, and resources (Moller, 1989; Shinnar *et al.*, 2012). Patriarchy may negatively affects women's self-assurance, approach towards success, and achievement motivation (Shinnar *et al.*, 2012).

Past research (Goffee & Scase, 1985; Das, 2001) and shows that women entrepreneurs' partners were generally not supportive of their wives' involvement in business, and expected them to be engaged in household duties, regardless of the demands of their business. Azmat (2013) concluded that in most developing countries, women are more dependent on their partners, and due to socio-cultural expectations, they find it difficult to move away from a family strategy to an independent strategy, unlike their counterparts from developed countries.

The greatest barrier for female entrepreneurs in developing countries is to overcome resistance from family (Babaeva & Chirikova, 1997) and prevailing cultural conditions (McKay, 2001; Shinnar *et al.*, 2012). According to Allen and Truman (1993) and Amoako-Kwakye (2012), women usually rely upon family support to get time for the business, but that the needs of extended family and the robust tradition of co-operation and reciprocity place an enormous burden on women to help relatives (Amoako-Kwakye, 2012). Longstreth, Stafford and Mauldin (1987) and McGowan *et al.* (2012) found that firms owned by women were at a commercial disadvantage due to pressures on them to prioritise family responsibilities over the entrepreneurial career. As a result, they were often discriminated against when applying for finance, seeking resources or getting permissions. Nyamwanza *et al.* (2012) had observed that female entrepreneurs' businesses in Gweru, Zimbabwe were both smaller and grew much more slowly than those of their male counterparts, possibly attributable to cultural barriers.

Women have shown that they can overcome challenges arising from the cultural context, and they should therefore not be seen as "victims" in an inflexible system with little or no power over their lives (Lister, 2003; Marlow & Patton, 2005). Female entrepreneurs are drawing on their cultural attributes, such as the importance of family and community, hard work, thriftiness, religious beliefs and conformity to social ethics in their entrepreneurial activities (Dhaliwal, 2010; Leung, 2011).

The most commonly used definition of culture was based on the Hofstede's formulation of culture. Hofstede's (1980) cultural dimensions theory provides a clear definition of differences between countries in values and beliefs. The theory states that variations in national cultures have an influence on management practices and that management practices are influenced by society (Hofstede, 1980). Therefore management practices vary country by country. Hofstede's initial model focused on four dimensions. The author defined a dimension as an aspect of a culture that can be measured relative to other cultures. The four dimensions formed the basis of his book *Culture's consequences* (Hofstede, 1980). The initial four dimensions were Power Distance, Uncertainty Avoidance, Individualism/ Collectivism, Masculinity/ Femininity.

The fifth dimension 'Long-Term versus Short-Term Orientation' was added to the initial four dimensions (Hofstede & Bond, 1988; Hofstede, 1991, 2001) in the 1980s on the basis of research by Canadian psychologist Michael Harris Bond in the Far East (Hofstede, 2011).

A new calculation of the fifth dimension and the addition of the sixth dimension, namely, Indulgence versus Restraint was made after a research by Bulgarian scholar Michael Minkov using data from the World Values Survey (Minkov, 2007) in the 2000s (Hofstede, Hofstede & Minkov, 2010; Hofstede, 2011). The six dimensions are (Hofstede, 2011, p. 7 - 16):

i. Power Distance, related to the different solutions to the basic problem of human inequality. Eastern European, Latin, Asian and African countries score higher on this dimension whereas Germanic and English speaking Western countries score lower;

ii. Uncertainty Avoidance, related to the level of stress in a society in the face of an unknown future. East and Central European countries, Latin countries, Japan and German speaking countries score higher and English speaking, Nordic and Chinese culture countries score lower on this dimension;

iii. Individualism versus Collectivism, related to the integration of individuals into primary groups. Individualism reigns in developed countries, whereas collectivism reigns supreme in less developed and Eastern countries. However Japan took a middle position on this dimension;

iv. Masculinity versus Femininity, related to the division of emotional roles between women and men. Japan, German speaking countries, some Latin countries like Italy and Mexico scores high on Masculinity while English speaking Western countries ranked moderately high and Nordic countries and Netherlands scored low with Latin and Asian countries like France, Spain, Portugal, Chile, Korea and Thailand score was moderately low;

v. Long-Term versus Short-Term Orientation, related to the choice of focus for people's efforts: the future or the present and past. Long-Term oriented are East Asian countries, followed by Eastern and Central Europe. Medium term oriented countries are South and North European and South Asian countries. Short-Term

oriented are U.S.A, Australia, Latin America, African and Muslim countries; and finally

vi. Indulgence versus Restraint, related to the gratification versus control of basic human desires related to enjoying life. Indulgence reigns supreme in South and North America, Western Europe and in part of Sub-Sahara Africa. Restraint reigns in Eastern Europe, Asian, and Muslim countries.

Hofstede's cultural dimensions introduced the discussion of cultural differences and their strong influences on business development. Although Hofstede's theory was cited extensively in numerous cross cultural research, later it was argued that the existing dimensions do not give adequate information about cultural differences and additional dimensions should be added to extend Hofstede's original framework (Hofstede, 1998).

The Global Leadership and Organizational Behaviour Effectiveness (GLOBE) emerged from integrating existing cultural models and especially Hofstede's Cultural Dimensions theory to include nine dimensions to measure cultural differences across borders. GLOBE was conceived by US management scholar Robert J. House in 1991. At first House focused on leadership, but soon the study branched out into other aspects of national and organisational cultures. GLOBE findings illustrate that culture is not static. GLOBE expanded the five Hofstede dimensions to nine. They maintained the labels Power Distance and Uncertainty Avoidance (but not necessarily the meaning). They split Collectivism into Institutional Collectivism and In-Group Collectivism and Masculinity-Femininity into Assertiveness and Gender Egalitarianism. Long Term Orientation became Future Orientation. They added two new dimensions: Humane Orientation and Performance Orientation. The GLOBE study provides a deeper understanding into cultural complexities, yet, to date, the application of the GLOBE study into opportunity recognition research, especially emerging economies, is limited.

In spite of a very different approach, the massive body of GLOBE data still reflected the structure of the original Hofstede model. The GLOBE research has provoked an extensive debate in the literature, but there still remain few applications relevant for practical use by cross-cultural practitioners Hofstede (2010), similar to the debates sparked by Hofstede's cultural dimensions. The largest number of GLOBE's mutually correlated dimensions can be considered useful as facets of Hofstede's Individualism / Collectivism; some have enriched insights into Hofstede's Power Distance dimension. GLOBE's Human Orientation and Performance Orientation, both "as is" and "should be "cannot be meaningfully validated at all.

The cultural dimensions, proposed by Hofstede (1980, 1984); Hofstede and Bond (1988) and Hofstede (2011), and extended in the GLOBE study (Ozgen, 2012) have been analysed and studied further by various authors, including in the GEM research, which is updated annually (Bosma, 2013). A note of caution is that questions have been raised about the validity of Hofstede's Value Survey Model 1994 (VSM94) questionnaire in South Africa (Kruger & Roodt, 2003), which may apply to other Southern African nations, such as Zimbabwe. The original objective of the study was to investigate the influence of cultural values on female leadership behaviour. For this purpose, the VSM94 was used to measure cultural values. The aim of the VSM94 is to assess whether there are cultural value differences between two or more groups.

Kruger and Roodt (2003) found that most of the items on the VSM 94 cannot be used in South Africa.

When investigating the objective of transferability of the survey to other cultures, the cross cultural equivalence of the instrument was evaluated. Further, the instrument must be uniform for use across the various cultures. They found that VSM 94 lacks semantic equivalence as well because the meaning is not consistent across cultures, even if the same language is used in the instrument. According to Greer and Greer (1998), it is preferred that the instrument emerges from the culture in which it is used, rather than carried over from another culture. Results have shown conficting findings across studies done in South Africa and internationally. Although the instrument should be able to reflect real differences between groups on the same construct, it appears that situational factors and factors pertaining to the test play a major role. It can be said that the VSM 94 lacks metric equivalence because it does not show consistent factor extraction as per the five dimensions postulated by Hofstede. Unfortunately, these findings are not limited to South Africa as discovered in Greer and Greer's (1998) study where a replicaton of Hofstede's dimensions failed to support the five sub-scales. Spector, Cooper and Sparks (2001) also reported very poor item inter-correlations on each of the sub scales.

In addition, Zhao, Li and Rauch (2012) have pointed out that various empirical results investigating the relationship between culture and entrepreneurship are contradictory (as seen in the points below), which they posit may be at least partly due to GDP as a moderating factor, and that the effects of culture on female entrepreneurship differs whether the venture is early stage or established. Thus, it is therefore, quite difficult to draw definitive conclusions about the cultural dimensions in Zimbabwe.

In the list below, the descriptions of each dimension are drawn from (Ozgen, 2012). Based on these studies, the following outline of the dimensions as they apply to entrepreneurs in various developing countries is given, although still inconclusive (Zhao *et al.*, 2012):

1. Uncertainty avoidance (UAI). The extent to which society, organisation, or group relies on social norms, rule and procedures to alleviate unpredictability of future events. A high UAI means low tolerance for risk, ambiguity and unpredictability, which is managed by having a great number of rules in place, and is not considered "good" for entrepreneurship. In South Africa, white managers scored low and black managers scored high on this dimension (Thomas & Bendixen, 2000); low UAI is favourable only for early-stage female entrepreneurship (Zhao *et al.*, 2012).
2. Collectivism vs Individualism (IDV), includes in-group and institutional collectivism. These two aspects of collectivism are split out in the GLOBE study but are both discussed under this heading to avoid undue complexity.
    a. Collectivism (Institutional) represents the degree to which organisational and societal institution practices encourage and reward collective distribution of resources and collective action.
    b. Collectivism (In-Group) is the degree to which individuals express pride, loyalty, and cohesiveness in their organisations or families.

Individualism was reported as high in both black and white managers by Thomas and Bendixen (2000). Where collectivism is low, higher barriers to business can be expected for female entrepreneurs (Ozgen, 2012), and high in-group collectivism leads to more entrepreneurial activity (Zhao *et al.*, 2012), but only in low to medium GDP countries. The concept of *Ubuntu,* prevalent in Sub-Saharan African countries (including Zimbabwe) is typically "*high in-group solidarity, paternalistic leadership and humane orientation*" (Wanasika, Howell, Littrell & Dorfman, 2011, p. 234).

3. Gender egalitarianism (GE) is the extent to which men and women are seen to have equal stature, with minimal gender differences. Sub-Saharan Africa shows low GE Ozgen (2012), which would reduce entrepreneurial activity amongst women. However, Zhao *et al.* (2012) found that low GE encourages female entrepreneurship in low GDP countries, which they suspect could be because formal employment opportunities are limited.
4. Performance orientation (PO) is the extent to which a society measures and rewards good performance. It has been suggested Ozgen (2012) that where there is a low PO, female entrepreneurs are less likely to flourish due to low levels of support.
5. Power distance (PDI), measures the degree to which members of a collective expect power to be distributed equally. High PDI indicates hierarchies and inequality. It was reported as low by (Thomas & Bendixen, 2000). Zhao *et al.* (2012) report that, in low-medium GDP countries, high PDI encourages female entrepreneurship and the reverse in high GDP countries.
6. Assertiveness (AS) is the extent to which people face up to and challenge one another; it is associated with the masculinity dimension (Hofstede, 2011). It measures the degree to which individuals are assertive, confrontational and aggressive in their relationships with others. South Africa was identified as being newly assertive Ozgen (2012), something that could encourage risk-taking and aggressive opportunity-taking amongst entrepreneurs. However, this is not aligned with other characteristics of South African entrepreneurs, eg low UA. Low assertiveness countries tend to be more co-operative with relationships being more important than competitiveness Ozgen (2012), and women fitting in with gender stereotypes. Zhao *et al.* (2012) found that increasing assertiveness encouraged female entrepreneurship only in high GDP countries, not in low - medium GDP countries.
7. Humane orientation (HO) is the degree to which fairness and generosity are rewarded. It has been postulated that high scores on this dimension are associated with greater entrepreneurial activity (Zhao *et al.*, 2012) and that there is more community support for entrepreneurs in such cultures.
8. Femininity / masculinity (MAS) included assertiveness and willingness to confront in Hofstede's original dimensions, but the two characteristics were split out separately in the GLOBE study (Hofstede, 2011). Masculinity was reported as mid-low in South Africa (Thomas & Bendixen, 2000). In less assertive societies (including SA), women may take fewer entrepreneurial opportunities (Ozgen, 2012).

9. Future orientation (was known as Long Term Orientation LTO in Hofstede's study) is the extent to which people plan and invest, rather than "live for today" only. It was reported as average in South Africa by Thomas and Bendixen (2000) and low by (Fang, 2003). Zimbabwean female entrepreneurs show "*short-term focus and situational reactivity*" (Nyamwanza *et al.*, 2012, p. 100), although future orientation is associated with intensified entrepreneurial activity. Figures directly from Hofstede's website (Hofstede & Hofstede, 2015) report LTO for Zimbabwe to be 15 on a scale of 0-100, which appears inconsequential.
10. Indulgence / restraint (IR). Hofstede (2011) only added this dimension recently, so it has not yet been investigated in this context. He refers to it as the extent to which a society allows or restricts gratification of fundamental human desires, eg, having fun. Figures directly from Hofstede's website (Hofstede & Hofstede, 2015) report Indulgence / restraint for Zimbabwe to be 28 on a scale of 0-100, which is low, suggesting restraint.

With respect to the three dimensions of entrepreneurial orientation – innovativeness, risk-taking and proactiveness (Lumpkin & Dess, 1996), it has been reported (Kreiser, Marino, Dickson & Weaver, 2010) that Hofstede's first four dimensions influence the entrepreneurial dimensions as follows:

i. High uncertainty avoidance and high power distance negatively correlate with risk-taking behaviour.
ii. High uncertainty avoidance, individualism (possibly due to a low level of social support) and high power distance negatively correlate with proactivity
iii. High tolerance for uncertainty is positively correlated with risk-taking
iv. Masculine societies are only slightly more willing to take risks and to show proactivity (although this remains unexplained by the authors).

Previous research (Dhaliwal & Kangis, 2006; Liversage, 2009; Azmat, 2013) suggests that culture can act as either an enabler or disabler, depending on how it is perceived and utilised by entrepreneurs. Culturally determined features such as dedication to work, membership of a strong social network, acceptance of risk, compliance with social value patterns, solidarity and loyalty, and orientation towards self-employment can all be linked to culture and also help elucidate the disparities in entrepreneurship. In addition, the concept of cultural traits like thrift, hard work and reliance on family labour, in some cases acting as enablers rather than disablers, is supported by a number of academic researchers (Dhaliwal & Kangis, 2006; Liversage, 2009; Azmat, 2013).

Women are subject to religious restrictions, cultural norms and restrictions and gender bias are deeply embedded in society and act as barriers limiting women's mobility, freedom, autonomy and career opportunities, and thus contribute towards structural inequalities within society (Azmat, 2013). Further, in the context of developing countries, Mahmud (2011) highlights the structural inequities that Pakistani women experience as both society and family are male dominated and are not supportive of women going outside the home or moving about freely. "*women do not enjoy the same opportunities as men due to a number of deep-rooted*

discriminatory socio-cultural values and traditions" (Roomi & Parrott, 2008, p. 59). Azmat (2013) argues that at times, the norms are created by the male members of the society under the guise of religion.

Leung (2011), in her study of women entrepreneurs in Japan, demonstrates how these women entrepreneurs were successful and gained recognition by creating ventures that drew on their experiences and identity as "mothers". The women draw from the values and knowledge associated with those roles and become involved in entrepreneurial endeavours (Leung, 2011). Azmat (2013), in her study of migrant women entrepreneurs from developing countries, starting entrepreneurial endeavours in developed countries, identified barriers that also act as possible enablers. Both their findings highlighted the overarching and predominant influence of culture for women entrepreneurs from developing countries.

However, Azmat (2013) highlights the fact that in some of the developing countries, the belief that women have a subordinate position is deeply entrenched in culture and society. In this context, changes in the role of women from homemaker to breadwinner are not easily accepted by the family and community. In some cases, if women overcome the attitudinal barriers in their family and community, they are still responsible for child-care and home management, which leads to work and family conflict.

In many instances the role of women was restricted to family and household jobs because of the division of labour in society (Espíritu-Olmos & Sastre-Castillo, 2012). As a result, professional opportunities were restricted for them and, unfortunately, this inequality resulted in multiple forms of oppression (Quevedo, Izar & Romo, 2010; Shinnar *et al.*, 2012) as managing domestic and work responsibilities (Brush, 2006; Espíritu-Olmos & Sastre-Castillo, 2012) constrains time availability and spatial mobility.

Gender differences in economics and social life situations demonstrate that a married woman's class position is primarily dependant on that of the husband (Amoako-Kwakye, 2012). She infers that however, women entrepreneurs may make valuable contacts through their husbands which could be useful for authentic business purposes.

Women are often brought up associating the pursuit of money with immorality, valuing conflict prevention, fairness and equity and distancing themselves from what men see as the virtues that are needed in business: assertiveness, acquisitiveness and even ruthlessness (Chitsike, 2000; Shinnar *et al.*, 2012). Cultural factors also influence the perception of entrepreneurship that women have (Baughn *et al.*, 2006; Langowitz & Minniti, 2007; Shinnar *et al.*, 2012). Accordingly, this may lead to reduced identification of opportunities and reduced numbers of women entrepreneurs and thereby affecting the magnitude of women entrepreneurship.

DiMaggio (1982) and Rubtsova and Dowd (2004) suggested that the understanding of cultural processes may be enriched though the illumination of social psychological processes. In view of this the social identity theory will be considered next.

2.5 Identity

2.5.1 Social identity theory

Social identity theory (SIT) (Tajfel & Turner, 1979; Tajfel, 1981) and the related self-categorisation theory (SCT) (Turner, 1985; Turner, Hogg, Oakes, Reicher & Wetherell, 1987) developed out of attempts by social psychologists to better comprehend the nature of prejudice and intergroup conflict, and is rooted on the grounds that humans have a propensity to categorise individuals into in-groups, and out-groups based on professed similarity or differences to self.

The roots of Social identity theory's (SIT) lie in conflict theory (Tajfel, 1982). Individuals derive their self-concept from two aspects of experience, individual (personal) identity and social identity. The individual identity which are perceptions of the "I" or "me" which comprise one's individual identity, separate from the group, refers to personal traits and characteristics (Tajfel, 1978; Tajfel & Turner, 1979). Tajfel (1978, p. 63) defines social identity as "*that part of an individual's self-concept which derives from ... knowledge of ... membership in a social group (or groups) together with the value and emotional significance attached to that membership*". The theory presumes that social actors are born into pre-existing social arrangements with pre-existing social boundaries to differentially apportion power and status to the same groups. Social identity theory suggests that group identification may be based on but is not limited to gender, culture, ethnicity, religion, class, race, language and nationality. It is from these categories, SIT argues, that social actors will develop their sense of self. Meanings associated with their social category are meanings associated with the self. Social identities are therefore a range of internalised self-descriptions that are motivated by group membership. Depending on how it is perceived, being a member of a group may positively or negatively contribute to an individual's self-image. Social identity theorists perceive group memberships and their significance as contextual and used in comparison with similar groups.

According to social identity theory (Tajfel, 1978; Tajfel & Turner, 1986), group categorisation motivates comparison among the in-group and out-group, and there is a propensity to resolve these comparisons in manners that uphold, develop or protect their sense of worth. A positive self concept can be upheld or accomplished via identification with a positively perceived group, the so called in-group. Individuals identify themselves in terms of the groups to which they belong and are affected by the activities of groups with which they identify (Hogg, 2006). The process of self-enhancement through group identities can lead to in-group bias whereby trust, support, and empathy are extended to in-group members more readily than they are to out-group members (Brewer, 2007).

Brewer (2007) argued that when creating in- and out-groups, social comparisons between the individual and out-group members emphasises group differences. This application of stereotypic in-group norms to the self is influenced by the subjective importance of that category to the individual and the severity of sanctions for violating these norms (Bucher, 2010).

Self-categorisation theory states that the process of sorting individuals into groups, and classifying the self as like or unlike others, is essential and automatic, motivated by basic cognitive perceptual principles (Turner, 1985; Turner *et al.*, 1987).

Self-categorisation theory (SCT) (Turner, 1985; Turner *et al.*, 1987) builds on social identity theory and explores the processes that compel an individual to categorise oneself as a group

member, or as an individual, distinct from the group. In SCT, research finds that social context affects the extent to which an individual will categorise herself as a group member (Haslam & Turner, 1995). Further, as individuals gain more information within a social context, they will shift their level of identification, for example, individuals change identification with the group or the level of self-categorisation to justify negative group behaviour (Turner, Hogg, Oakes & Smith, 1984).

2.5.2 Social groups

The primary human motivation is the need to belong, which compels humans to look for friendships and group relations (Baumeister & Leary, 1995). Human cognition is essentially social, in that the need of group living does not favour individualistic self-centredness, but rather favours the perception of humankind in group based terms and shared social reality, (Caporael, 1997). Some of the reasons why humans identify with groups as suggested by social identity theorists are cultural norms and situational factors, such as context, are salient (Tajfel, Billig & Bundy, 1971) and include the need for positive self-esteem and distinctiveness (Tajfel, 1978; Tajfel & Turner, 1979; Tajfel, 1981).

Some elements of an individual's self concept are derived from group membership. Individuals are therefore influenced by their own demeanour and that of the groups to which they belong. The social identity literature that is relevant to the problem under investigation is that of intergroup perceptions and relations.

Groups serve other functions besides affording a source of identity for group members. An individual may belong to a number of groups at any given time. However, only a few of these groups are likely to determine self definition and therefore affect one's social self concept. Ellemers, Spears and Doosje (2002) established that the levels at which individuals are influenced by the group characteristics and group processes differs, as it depends on the importance attached to the group by each individual, that is, how much the individual identifies with the group. High identifiers are more responsive to group threats and to the positivity of their social identity as a result of their stronger emotions associated with their group membership than low identifiers (Roccas, Klar & Liviatan, 2004). Consequently, unlike low identifiers, the high identifiers are more likely to engage in activities aimed at maintaining a good social identity. In addition, low identifiers are less likely to show loyalty to the group than high identifiers (Roccas *et al.*, 2004).

In agreement Van Vugt and Hart (2004) acknowledged that, unlike the low identifiers, high identifiers are more likely to remain in the group, regardless of negative publicity or when there are enough plausible reasons for leaving the group. High identifiers are also more likely to sacrifice their own resources for the benefit of the group (Kramer & Brewer, 1984; Van Vugt, 2001) in contrast to low identifiers.

Thus, there is a theoretical justification from a social psychological perspective for considering social groups as a central feature of human experience.

The initial social identities of women entrepreneurs are affected by a myriad of contextual factors. This raises a new question [of research interest] about how women entrepreneurs' social identities evolve or are constructed for different individuals in different situations in their entrepreneurial journeys.

2.5.3 Social identities

Individual identities are socially constructed through social interactions, and throughout their lives they acquire diverse and multiple social identities and linked roles (Ashforth, 2001; Alvesson, Lee Ashcraft & Thomas, 2008; Chasserio *et al.*, 2014). Ollila and Middleton (2012) affirm that identity is a social phenomenon, and is constructed through interaction with others. Furthermore, individuals are recognised as capable of maintaining identities, relative to those associated with their work and family position, as well as other social contexts. Chasserio *et al.* (2014) recognised that women entrepreneurs have to manage different social identities simultaneously, which can result in conflict.

However, entrepreneurial social identity is constructed according to masculine social norms; women entrepreneurs, while simultaneously becoming entrepreneurs, are frequently mothers and spouses - roles entwined with traditional feminine social identities (Chasserio *et al.*, 2014). Women entrepreneurs use coping strategies to manage positive and negative interactions among their ongoing entrepreneurial identity and their other social identities. The process of becoming entrepreneurs can either be hindered or enhanced by these interactions (Chasserio *et al.*, 2014). An entrepreneurial identity is mainly associated with a professional role, but is also influenced by social norms about the personification of the role, which sometimes leads to legitimacy challenges (Ollila & Middleton, 2012). Integrating (or isolating) the role of the entrepreneur with other social identities is dependent upon interaction with critical stakeholders (Ollila & Middleton, 2012; Chasserio *et al.*, 2014). Each individual relates to others and evolves in numerous social contexts.

Through social relations, individuals attain and learn the context of respective social identities such as values, norms, rules, and attendant behaviours (Chasserio *et al.*, 2014). Individuals then behave in line with the dictates of social expectations (Stockard, 2006; Lindgren & Packendorff, 2008). An individual can acquire a large portfolio of social identities all dependent on the way they network in life. Gender identity is probably the most important of these identities for women and is the most structuring process within societies (Lindgren & Packendorff, 2008). These identities are not static and are always changing and evolving (Chasserio *et al.*, 2014). According to Essers and Benschop (2007), an individual can be curtailed by particular situations, as well as by social institutions, such as family and religion. Gender identity and related social gender rules are dominant societal tools of regulation (Alvesson & Due Billing, 2009). Stewart and McDermott (2004) and Alvesson and Due Billing (2009) contend that identities are under the influence of social context, social structures and power relations. In affirmation, Chasserio *et al.* (2014) specified that social identities are socially defined and that to be recognised and accepted by others in the group, individuals must espouse the prescribed norms. An individual takes on a social identity by adopting the prescribed related norms (Ashforth, 2001).

Chasserio *et al.* (2014) distinguishes between private social identities (such as parents and spouses) and public social identities (such as occupational identity or citizen identity). The author argued that in the western societies (developed countries), traditional social identities for women are mainly related to the private sphere: mother, wife, daughter, or sister. Furthermore, the authors established that within the realms of traditional social identities, women are expected to take on specific roles and tasks considered to be feminine (caring for and nurturing children, maintaining the household, supporting the husband). The same cannot be said for women in developing countries and this study aims to illustrate the fact that the traditional social identities for women in developing countries are not only related to the private sphere: mother, wife, daughter, sister, but could also be related to the public sphere.

Entrepreneurship discourse is likened to a masculine standpoint (Mirchandani, 1999; Ahl, 2002; Bruni *et al.*, 2004; Ahl, 2006; Essers & Benschop, 2007; Bjursell & Melin, 2011; Diaz Garcia & Welter, 2011; Chasserio *et al.*, 2014). With women being "*valued less*" than men and thought of as "*something else [than an entrepreneur]*" and are presumed to be responsible for the family sphere (Ahl, 2002, p. 24). Chasserio *et al.* (2014) acknowledges that society remains androcentric to this day. Consequently, women have to master new social identities (mostly masculine oriented) with new roles, whilst upholding their traditional social responsibilities (Alvesson & Due Billing, 2009).

Even though women entrepreneurs are under structural social pressure, they are not only victims but are also free agents for change (Alvesson & Due Billing, 2009; Diaz Garcia & Welter, 2011; Chasserio *et al.*, 2014). Additionally, Diaz Garcia and Welter (2011) indicated that the sense of self is affected by the social context, but that these women also have the freedom to ratify gendered practices and thus contribute to the construction of their own identity. Accordingly, Chasserio *et al.* (2014) described an entrepreneur as a consequence of the personal life path traversed, various experiences and social interactions who acquires different social roles and is constituted by myriad social identities. Chasserio *et al.* (2014) were convinced that at the different stages of their lives, women evolve in their interpretations of social norms and in their understandings of what it means to be an entrepreneur. Hence, the authors challenge the traditional definitions of social identities, and they confirm that women entrepreneurs challenge the definition of entrepreneurship.

2.5.4 Intersectionality

The intersections between social and entrepreneurial identities can be synergetic or confrontational (Chasserio *et al.*, 2014). The notion of intersection is used by the theoretical context of intersectionality.

Intersectionality was developed to accentuate the importance of simultaneous categories of oppression that comprise differences in power (Crenshaw, 1997; Yuval-Davis, 2006; Hancock, 2007; Hancock, 2011). An intersectional approach questions the traditional additive way of considering social categories of race, gender, class, ability, nationality and sexuality (Collins, 2000; Hancock, 2007; Warner, 2008; Smooth, 2010; Hancock, 2011; Love, Booysen & Essed, 2015). However, Hancock (2007) stresses that intersectionality does not only focus on the additive effect of categories of differences but also focuses on the interacting and intersecting

categories of differences, meaning an individual can experience simultaneously multiple memberships in different social categories (Love *et al.*, 2015).

Intersectionality theory acknowledges the simultaneity of the diverse social categories to which individuals belong and that inform their identities (Carrim & Nkomo, 2016). Intersectionality also recognises interactions between individual/ agency level and institutional/ structural level besides just concentrating on the interaction between social identities (Yuval-Davis, 2006; Hancock, 2007; Boogaard & Roggeband, 2010; Chasserio *et al.*, 2014).

From its earlier stance of depicting how the intersection of race and gender placed women of colour into marginalised societal locations (Hull, Scott & Smith, 1982; Crenshaw, 1989; Hill-Collins, 1990; Carrim & Nkomo, 2016), intersectionality has progressed into questioning how class, gender, race and other categories of differences are structured through intricate interlocking and interdependent social processes and practices that situate groups differently in society (Acker, 2006; Yuval-Davis, 2006; Holvino, 2010; Benschop & Doorewaard, 2012). It is also utilised to interrogate the stability of identity delineation by emphasising the concepts of fluidity and fragmentation amongst others (Butler, 1990; Carrim & Nkomo, 2016).

Both theories of intersectionality and social identity highlight the socially constructed, situated and relational aspect of difference and both study the meaning and significance of various categories of social group membership (Love *et al.*, 2015). Wiley and Bikmen (2012, p.140) contend that intersectionality "*highlights how the diversity within social locations and their relations to systems of power leads to similar experiences of privilege and disadvantages among people occupying vastly different social locations' while SIT highlights 'power of social identities to recreate the social world*".

In the field of entrepreneurship research, the notion of intersectionality is not common but was initially utilised by Essers and Benschop (2007) in the study of women entrepreneurs of Moroccan and Turkish origin residing in the Netherlands. Their study explains that the women entrepreneurs devise ways of managing their different identities (gender, entrepreneurship and ethnicity) and the intersections in spite of the many predicaments between different social expectations.

This research is based on Zimbabwean (all black) women entrepreneurs, and thus does not permit for the use of the notion of intersectionality in its entirety as the study does not entail simultaneous gender, race and class discriminations. However, some aspects of intersectionality are relevant and can be useful in this research. The aspects of intersectionality that the study considers are that social identities change and are not static; that women entrepreneurs have to assume several identities simultaneously; that social identities do not exist separately from each other but rather interlink and interrelate with each other.

2.6 Conceptual Framework

A conceptual framework may be a research paradigm, a theory, a discussion of concepts or an analytical structure (Badenhorst, 2008). This research is a combination of these and is located in a conceptual framework based on the paradigm of social constructivism. Within this paradigm, the key concepts that will inform the conceptual framework are the factors that affect

the women entrepreneur, that is, the salient interplay of the micro, meso and macro level variables of the women entrepreneurship.

Social constructivism centres on sense making and the creation of social and psychological worlds through individual and cognitive processes (Young & Collin, 2004). Some of the features of social constructivism that can be recognised as particularly significant are that meaning is constructed in social, historical, and cultural contexts, through action and discourse in which we form relationships and community (Talja, Tuominen & Savolainen, 2005; Creswell, 2009; Bryman, 2012). These features address how women entrepreneurship is constructed, inform the process of women entrepreneurship in its historical and cultural context, and use women entrepreneurship practice to inform entrepreneurship theory and research (Talja *et al.*, 2005).

Previous research shows that research on women's entrepreneurship have mainly focused on developed countries, using a functionalist perspective (Buttner & Moore, 1997; Brush & Cooper, 2012), but fails to examine how women entrepreneurship is very much a reflection of the societal, historical and cultural context in which it is located.

Because the women entrepreneurs are situated in a particular social, cultural, historical, and economic context, which may influence the way they approach their business activities, social constructivism within the interpretive paradigm is methodologically appropriate in this research.

2.6.1 Social constructivism as a conceptual framework

Social constructivism is often described as interpretivism (Myers, 1997; Robson, 2011). Social constructivism is a metatheoretical stance which posits that the construction of reality is significantly informed by influences received from social conventions, history and interaction with significant others (Gergen, 1999; Talja *et al.*, 2005; Robson, 2011).

Social constructivism focuses more on social process and interactions hence the term social constructivism (Creswell, 2009; Bryman, 2012). Social constructivism is based on specific assumptions about reality, knowledge, and learning. Interpretive researchers assume that access to reality is only through social constructions of meaning, such as language, consciousness, shared meanings, and instruments. Social constructivism is differentiated by its focus on how the individual cognitively engages in the construction of knowledge from social construction which claims that knowledge and subjective meaning are historically and culturally constructed through social processes and actions (Young & Collin, 2004; Creswell, 2009; Robson, 2011). It emphasises the world of experiences as it is lived, felt and undergone by people acting in social situations (Schwandt, 2007).

Social constructivists view entrepreneurial learning as a social process. Therefore, meaningful entrepreneurial learning occurs when individuals are engaged in social activities (McMahon, 1997). The basic generation of meaning is always social, emanating from interaction with a human community (Creswell, 2009; Bryman, 2012). This indicates that entrepreneurial learning might not be that effective if it takes place in isolation from the environment.

Social constructivism stresses the significance of culture and context in understanding what occurs in society and constructing knowledge based on this understanding (McMahon, 1997).

The central purpose of the research is understanding (Robson, 2011). The context is the socially constructed reality of the people being studied. Thus, the researchers make an analysis of what they find, an analysis shaped by their own experiences and background. Enquirers inductively develop a theory or pattern of meaning instead of starting with one (Creswell, 2009; Bryman, 2012). In Interpretivism, a good theory is one that helps the researcher to understand the meanings and intentions of the people being studied. The enquirer is cast in the role of participant and facilitator in this process, a position that some critics have faulted on the grounds that it expands the enquirer's role beyond reasonable expectations of expertise and competence (Carr & Kemmis, 1986).

Social constructivism is ontologically relativist as it assumes multiple, apprehendable, and sometimes conflicting social realities that are the products of human intellects, but may change as their constructors become more informed and sophisticated (Creswell, 2009; Robson, 2011; Bryman, 2012). Multiple realities are constructed through lived experiences and interactions with others. It is epistemologically transactional and subjectivist and sees knowledge as created in a subjective interaction among investigator and respondent (Creswell, 2009; Robson, 2011; Bryman, 2012). Reality is co-constructed between the researcher and the researched shaped by individual experiences. This research contends that the characteristics of female entrepreneurs can be discussed as being socially constructed. Through culture, language and society, women are given certain roles and characteristics. Therefore, how female entrepreneurs behave and their features will be viewed as socially constructed.

Axiologically, individuals' values are honoured, and are negotiated among individuals. It has a hermeneutical or dialectical methodology with more of a literacy style of writing used (Bryman, 2012). It uses an inductive method of emergent ideas (through consensus) obtained through methods such as interviewing, observing, and analysis of texts (Creswell, 2009; Robson, 2011).

2.7 Theoretical framework of women's entrepreneurship

The way that the embeddedness and context specificity shape the experience of women entrepreneurship (De Bruin *et al.*, 2007) is often ignored. These perceptions are vital for women's entrepreneurship, as they highlight the "more feminine personal end" of entrepreneurship (Bird & Brush, 2002; Brush & Cooper, 2012). De Bruin *et al.* (2007) and Brush *et al.* (2009) suggest that existing theory debate overlooks possible gender disparities in entrepreneurship and needs to move beyond a narrow concentration on opportunities. De Bruin *et al.* (2007) state that human capital constraints are linked to organisational processes constraints and socio-cultural variables inferring that performance and growth are affected by societal role expectations and availability of support. In addition, self-perception and desire for growth are in turn invariably influenced by the status, desirability and credibility attached to women employment, self-employment and business success (De Bruin *et al.*, 2007).

Positivist research approaches also tend to disregard institutional views of entrepreneurship (Baughn *et al.*, 2006; De Bruin *et al.*, 2007). Women's entrepreneurship requires an analysis and understanding in its social environment, that is, as it relates to the part played by women entrepreneurs towards economic growth by encouraging social inclusion and employment (Welter, Smallbone & Isakova, 2006; Brush & Cooper, 2012). Entrepreneurial success is

affected by issues that affect the industry, such as history and tradition in an industry, legal environment, culture and economic incentives (Baumol, Litan & Schramm, 2009). Institutional theory is increasingly used to identify and examine these issues for entrepreneurship research (Bruton, Ahlstrom & Han-Lin, 2010).

Institutional theory relates to how groups and organisations efficiently secure their positions and legitimacy by complying with the conventions and customs of the institutional environment. North (1990, p. 97) describes institutions as "*the humanly devised constraints that structure political, economic and social interaction. They consist of both informal constraints (sanctions, taboos, customs, traditions, norms of behaviour, conventions and codes of conduct), and formal constraints (constitutions, laws, property rights)*". The institution refers to the prescribed rule sets (North, 1990), informal shared interaction systems and taken-for-granted assumptions that organisations and individuals are expected to follow (Bruton *et al.*, 2010). The regulatory structures, courts, laws, governmental agencies, professions and scripts and other societal and cultural practices that exert conformance pressures are the source of the rule (DiMaggio & Powell, 1991). The reality is that "*what begins as an idea or a single belief quickly becomes institutionalised in terms of norms ideals and expectations of appropriate behaviour. Further, formal policies and belief systems are then born out of normative and idealised patterns of practice*" (Elam & Terjesen, 2010, p. 232).

Formal institutions create an opportunity field for entrepreneurship while informal institutions affect opportunity recognition of (potential) entrepreneurs (Matondi, 2013). For female entrepreneurship, pertinent formal institutions are the laws for gender equality and regulations against gender-based discrimination, social security arrangements for maternity and tax regulations (Matondi, 2013). Additionally, informal institutions such as attitudes and beliefs about the roles of women in society may also affect entrepreneurship.

In institutional theory, North (1990) refers to the regulative and normative pillars of institutions as the visible and the invisible rules of the game. They help in upholding stability and predictability in social behaviour, through compliance with codified laws in the case of the regulatory pillar and with conformity or appropriateness in the case of normative pillars (Scott, 1995). The regulatory pillar is a rational actor model of behaviour, based on sanctions and conformity (Bruton *et al.*, 2010) stemming primarily from government legislation, standards and agreements of the industry.

The normative pillar is particularly significant for women entrepreneurs, in that the entrepreneurial option is noticeably fashioned by what society considers appropriate and that a majority of societies persistently identify women with roles related with family responsibilities (Welter, Smallbone, Aculai, Isakova & Schakirova, 2003). Normative systems are typically composed of values and norms that determine consciously followed ground rules to which people conform (Scott, 2007). The normative pillar represents models of individual and organisational behaviour based on obligatory dimensions of professional, social and organisational interactions. Institutions guide behaviour by defining what is appropriate or expected in various social and commercial situations (Bruton *et al.*, 2010).

At the individual level is the cognitive pillar as it relates more to concerns with language and culture (Scott, 2007) and other taken-for-granted behaviours that people barely think about (DiMaggio & Powell, 1991). The cognitive pillar is significant to entrepreneurship research as it relates to how societies inculcate values, accept entrepreneurs, and create a cultural environment conducive to entrepreneurship (Bosma, Acs, Autio, Coduras & Levie, 2009). This pillar denotes individual behaviour based on subjective rules and meanings that bound appropriate beliefs and actions (Bruton *et al.*, 2010). Matondi (2013) contends that the capacity to make choices is affected by agency (ability to make choices) and opportunity structure (formal and informal contexts within which decisions are made, such as, regulations).

The social facets of institutions refer to the manner in which they affect social interactions and influence the decisions, choices and behaviours of groups, communities and individuals (Jütting, Morrison, Dayton-Johnson & Drechsler, 2008). They ascertain what is acceptable or unacceptable within a given society. Social institutions play an important role in defining and influencing gender roles and in power relations. They establish whether women have an opportunity to craft their own path to empowerment (Gaëlle & Keiko, 2015).

Social institutions are operational at the micro, meso and macro levels (Kabeer, 1994). For example, social institutions concerning women's status in the family are found at a household (micro) level in behaviours and attitudes, such as disparate financial decision-making power between men and women; at community (meso) level in specific beliefs or sanctioned practices, such as discrimination against widows; at the country (Macro) level in terms of broader social norms or laws which permit inequity, such as, for example, discriminatory laws of inheritance (Gaëlle & Keiko, 2015). Gender discrimination in social institutions affect the whole female life-cycle; for example, by assigning greater social value to sons over daughters, by preventing women from owning land, or by restricting widow's inheritance rights (Gaëlle & Keiko, 2015).

Institutional theory is useful in the context of female entrepreneurship research, suggested Baughn *et al.* (2006), considering that lower credibility and legitimacy ascribed to women entrepreneurship constrains the rates of business start-ups (Baughn *et al.*, 2006) and even growth. Variations in the social acceptability of female entrepreneurs are also prominent across institutional environments (Jamali, 2009).

However, Suddaby (2010) highlights that institutional work is conducted by individuals and individuals often disappear from institutional research. Further, institutional logics, for example, must have a perceptual component that operates cognitively at the level of individuals. Suddaby (2010) argues that little effort has been expended by institutional researchers to understand how institutions operate through the influence and agency of individuals. Collins (2004); Bruton *et al.* (2010) suggest that institutional theory could be expanded to explore the micro-macro (individual-institutional mindset) link.

Moreover, women entrepreneurship is affected by the micro, meso and macro-level variables, although this has not been really accounted for in previous research (Ahl, 2006; De Bruin *et al.*, 2007; Hughes *et al.*, 2012). Brush *et al.* (2009, p. 19) note that institutionalised social structures exist "*at the micro, meso and macro-levels*" and "*have a significant impact on women's entrepreneurship*". An integrated approach that is sensitive to the differential effect of these

variables is required for the study of women entrepreneurs (ILO, 2009). Thus, a holistic approach such as the relational framework, as suggested by Syed and Ozbilgin (2009), would be more appropriate for a study on women entrepreneurship. The relational framework bridges the micro-individual, meso-organisational and macro-national levels of analysis, helping to place and understand phenomena in their peculiar macro national and historical contexts (Jamali, 2009). An adaptation of the relational framework suggested by Syed and Ozbilgin (2009) is proposed as the basic theoretical framework for this study, with the incorporation of Hofstede's six and the nine GLOBE (Ozgen, 2012) dimensions of culture (Figure 1). The inclusion of these dimensions into the macro-level of the framework is appropriate because evidence of the dimensions has been implied during the interviews with the female entrepreneurs.

The historical context in the background of Figure 1 represents the most important challenge faced by women entrepreneurship, especially in dealing with deeply rooted centuries-old traditions (Syed & Ozbilgin, 2009). The role of historical traditions (socio-political history, legal and cultural traditions) plays a crucial role in the generation and maintenance of inequalities at three levels. As an example, the role of patriarchy in religious or cultural traditions or cultural identity all influence gender relations within a given society (Oya & Sender, 2009; Syed & Ozbilgin, 2009; Brush & Cooper, 2012; MDG Report, 2012).

In adapting this framework to this study of women entrepreneurship, there is a need to understand the reciprocal influences and interplay of sets of factors in entrepreneurship research.

The macro-national level represents the overall institutional embeddedness of women's entrepreneurship (Welter & Smallbone, 2011). It involves structural conditions, including social values and beliefs, education, social stratification, socio-political factors, conception of law, expectations of society and cultural norms, family and work and is the all-encompassing domain within which all other layers exist (Syed & Ozbilgin, 2009). It is in this space that the cultural dimensions play out. Institutions set boundaries for enterprise behaviour, (Ettl & Welter, 2012). They provide the culturally accepted basis for entrepreneurship as well as the regulatory frame, thus legitimising entrepreneurial activities. Additionally, traditions shape the standing of women in society and determine gender roles. Other norms determining the extent of and roles for women's entrepreneurship refer to the general value that a society attributes to female employment and to the family (Ettl & Welter, 2012). The household context may have a greater affect on women (Brush *et al.*, 2009).

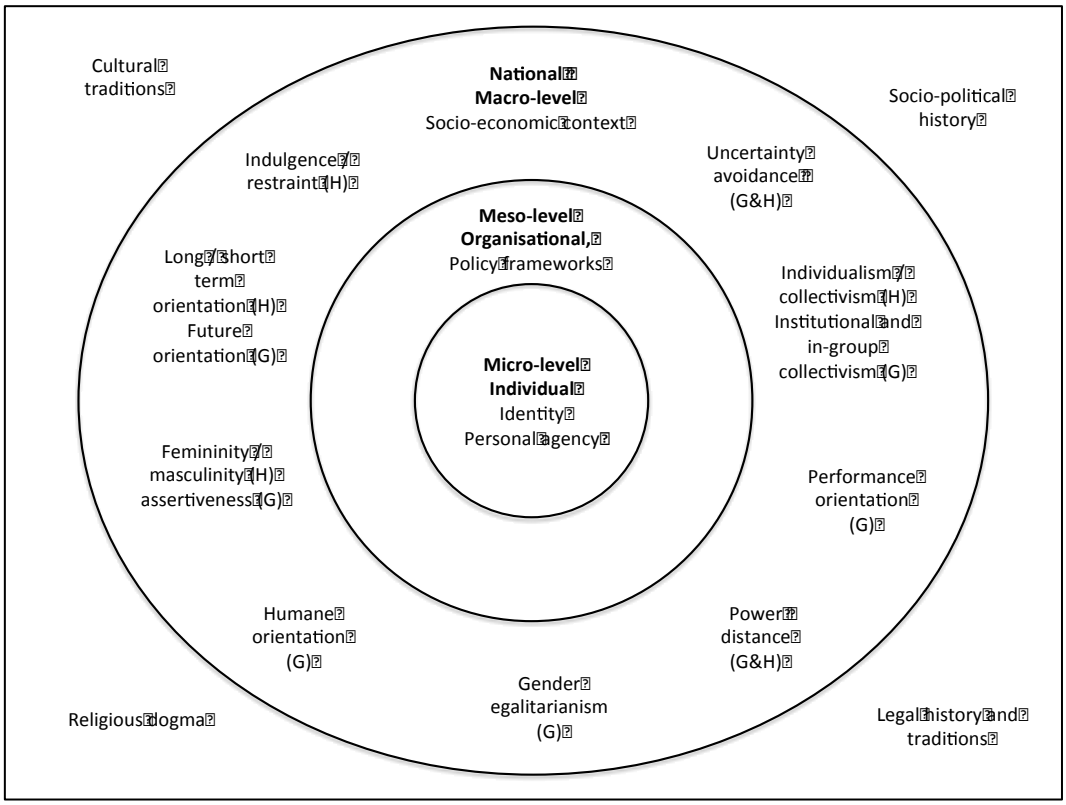


Figure 1: An adaptation of Syed and Ozbilgin's (2009) framework with Hofstede's (2011) (H) six dimensions and the nine GLOBE (Ozgen, 2012) (G) dimensions incorporated

The macro environment impacts on gender socialisation, which affects a wide range of decision-making contexts. The macro environment is exogenous in that the women entrepreneurs have little or no control over it and limited means of directly changing it. Social, cultural and institutional arrangements inform not only how women perceive opportunities and make strategic choices, but also how these women and others perceive women entrepreneurial endeavours.

Brush *et al.* (2009) and Danish and Smith (2012) argue that the acknowledgement of cultural and economic institutional features, for example, gatekeepers of resources and power holders, are important to the position of women in traditional societies where women entrepreneurs face legal and cultural restrictions relating to the ownership and control of organisations. Of importance is education (OECD, 2004), bank lending practices and gender-specific challenges in the regulatory environment and in women's access to government services (Danish & Smith, 2012). Evidence from studies (OECD, 2004) demonstrates that educated women are the drivers of new entrepreneurial endeavours.

This level, which includes policy frameworks, has been very favourable towards women in the past ten years or so, at least in leadership and management positions because of legislation

specifically geared towards getting women (particularly black women) into senior positions in organisations (Booysen & Nkomo, 2010). However, this does not necessarily translate into favourable entrepreneurial conditions; Vossenberg (2013, p. 2), surmised that

> *Women's entrepreneurship promotion undoubtedly benefits individual women, but when the main problem for the persistence of the gender gap is left unchallenged – which is that entrepreneurs, men and women alike, operate in patriarchal, gender-biased economies and societies, efforts remain in vain and without any significant macroeconomic and social change*.

Similarly, Kamberidou (2013, p. 1), clearly stated of female entrepreneurs that, "*we cannot have change unless we have men in the room*".

The meso-level explains why social difference codes are generally replicated in employment contexts in the shape of organisational hierarchies and inequalities in the labour market. It involves organisational processes that mediate employment opportunities according to individual abilities and contextual circumstances (Syed & Ozbilgin, 2009). The meso environment usually reflects support policies, support services, initiatives and organisations and can include industries (Brush *et al.*, 2009). Further, the meso institutions include occupational networks, business networks which are vital in establishing links to sources of funding (Brush *et al.*, 2009; Robb & Coleman, 2010).

Family embeddedness has been found to have an effect on the entrepreneurial process as it affects information networks which are essential for market opportunity identification (Brush *et al.*, 2009; Danish & Smith, 2012). Brush *et al.* (2009) argue that by dedicating lots of time to family leaves women with little or no time for interaction with market, financial and industry networks. This may make a difference on the growth prospects or even the innovativeness of the entrepreneurial activities.

Both meso and the macro environments can curb the exercise of choice for women entrepreneurs. The societal context in which women are embedded could transform into distinct non-economic gender differences that may become impediments to women's entrepreneurial activities (Brush *et al.*, 2009).

The third level is the micro-individual domain. The level includes factors of individual agency, motivation, identity and various forms of human capital and influences individual capabilities and opportunities. The micro-individual domain pertains a) to a person's multiple and intersecting identities, that is, gender, race and social class and b) to her subjective experiences within the societal and employment context because of these identities (Syed & Ozbilgin, 2009). It is in this domain that social identity is considered. The micro environment reflects the social embeddedness of women's entrepreneurship (Ettl & Welter, 2012). At this level, family (nuclear and extended) play a significant role, together with other social contacts. Household embeddedness of entrepreneurial activities is of great importance for women entrepreneurs who frequently are the main persons responsible for family and children (Ettl & Welter, 2012).

The interplay of different levels of analysis is adequately portrayed and complemented by consideration of the role of historical context which fosters specific societal beliefs (Jamali, 2009).

The framework adopted can help contextualise the study of entrepreneurship according to local multilevel factors. It turns attention to the need to anchor entrepreneurship research in a specific socio-economic context, integrating insights into aspects of social and economic change, ideologies of gender relations and including institutional and legal developments (Syed & Ozbilgin, 2009). Moreover, it tackles the relational interplay of structural and agency level concerns, helping to reconcile objective structures/ measurable attributes and processes with subjective experiences and interpretations (Syed & Ozbilgin, 2009). The characterisation of different levels of analysis as interdependent and inter-related implies that entrepreneurship is socially and historically embedded but also at some level individually constructed and negotiated (Jamali, 2009). It is in this context that the research seeks to explore female entrepreneurship in Zimbabwe, using a relational multi-level framework design.

2.8 Conclusion

This review of the literature on women and entrepreneurship represents a complex picture of critical environmental barriers, social challenges and practical problems that women must overcome if they want to become entrepreneurs or to expand their small businesses. The nature of the many challenges and obstacles facing women entrepreneurs suggests that their full economic potential is not realised and that women do not feature in the country's recorded economic activities. Datta and Gailey (2012) suggest that women entrepreneurs' contributions to the economy are underappreciated, partly because women entrepreneurs operate more in the informal economy. Based on the research reviewed in this chapter, it is evident that there remain unanswered questions on women entrepreneurship and on the why, how and who makes the transition to the formal sector.

Few studies have explored the entrepreneurial experiences of women in developing economies. Consequently, there are fewer studies on women entrepreneurship which explores the experiences of Zimbabwean women entrepreneurs and how they make sense of their lives. This research contributes to the debate on women entrepreneurship by exploring how the construction of Zimbabwean women's entrepreneurial identities is influenced by culture.

Chapter 3 Research Methodology

This chapter is concerned with the underpinning philosophical view or research paradigm, research design and research methods. It includes a discussion of the sampling strategy; anticipated limitations and the overall research strategy of the study.

3.1 Introduction

Ghezeljeh and Emami (2009) define a philosophical worldview as a view that guides action and comprises epistemological, ontological and methodological premises. They say these components are related because epistemology is defined by ontology and methodology is influenced by both ontology and epistemology.

3.2 Research paradigm

The philosophical worldview employed for this study was that of social constructivism which falls under the qualitative paradigm. Social constructivism is concerned with the distinctiveness of a particular situation, in the quest for contextual depth (Myers, 1997).

Social constructivism assumes a relativist ontological stance as it denies the existence of an objective reality where the researcher is inseparable from whatever can be known in the overall construction of a particular reality (Guba & Lincoln, 1989; Creswell, 2009). This was of significance to this study because it permitted the researcher to question the prevailing interpretations and constructions of an entrepreneur as "*the archetype of the white, male and heroic entrepreneur*" (Essers & Benschop, 2007, p. 420). Social constructivism is epistemologically subjective because of the subjective relationship between researcher and the researched as they jointly construct reality. It acknowledges the importance of the researcher and the role the researcher has in the interplay between the research and the researcher.

The central tenets of constructivism are: understanding; multiple participant meaning; social and historical construction and theory generation (Creswell, 2009). This paradigm was chosen because the first three of four tenets describe the intentions of this research.

The first tenet is that of seeking an understanding of the phenomenon under study. The intention was to gain a deeper appreciation and insight into the experiences of women entrepreneurs who made the transition from the informal sector to the formal sector.

The second central tenet is that of the existence of multiple participants' meaning. Because these are experiences of women entrepreneurs, the views expressed were those of the participants as they narrate their experiences. These multiple meanings reflect the complexity of the situation, i.e., they are multiple realities, or interpretations, of a single event (Guba & Lincoln, 1989; Mills, Bonner & Francis, 2006b; Creswell, 2009).

The third tenet is that of a social and historical construction. Human behaviour is largely shaped by external factors such as culture, society, education, and one's history and, to a large extent, these determine an individual's values and beliefs and hence their philosophical stance. The

third tenet considers the social context where the embedded values of entrepreneurial process are constructed. Because subjective meanings are negotiated socially and historically, the woman entrepreneur cannot be isolated from her social, cultural and other related factors. It is therefore imperative to extend the enquiry into social, cultural, political and economic realms for a proper understanding of women entrepreneurs.

Inductive development of a theory is the fourth tenet. This research inductively generates theory on women entrepreneurship based on women entrepreneurs' experiences.

Constructivism is a process through which people explain the world they live in (Creswell, 2009). Locating this within the current study, constructivism was used to explain the way women entrepreneurs construct their understanding of entrepreneurial experiences. Also, the research explored how they develop meaning as they interface with each other and in the interaction with the societal context in which they reside and how they then constructed the entrepreneurial process.

3.3 Research design

Qualitative or interpretive research explores and ascertains the meaning individuals or groups attribute to a social or human dilemma (Creswell, 2009; Merriam, 2009). This meaning is mediated through data collection and analysis by the researcher, inductive strategy, and a richly descriptive outcome (Merriam, 2009). To understand and to learn from the experiences of women entrepreneurs in Zimbabwe, qualitative research was employed. A qualitative approach was relevant to this study as it enabled the generation of thick description of the social actors in their natural setting (Denzin & Lincoln, 2000). It emphasises the socially constructed nature of reality and the researcher's relationship with the participants denotes the value-laden framework as compared to the value-free nature of positivist science (Denzin & Lincoln, 2000).

How women entrepreneurs perceive experiences, how they construct their world and what these experiences mean to them is of interest to qualitative researchers. This research studied how women entrepreneurs pieced together their lived realities and how they construe and understand their actions and the world around them. Merriam (2009) stressed that this understanding of the phenomenon of interest must be from the participant's perspectives ('emic' or the insider's view) not the researcher's perspective ('etic' or outsider's view).

In embracing the interpretive approach, the women entrepreneurs were requested to tell their stories and reflect upon their appreciation of their entrepreneurial behaviour (Al-Dajani & Marlow, 2013). Golombisky (2006) argues for the appropriateness of an interpretive approach because women entrepreneurs' voices and presence are situated at the epistemological margins. The women entrepreneurs interviewed were denied status by virtue of their gender, and allowing them to narrate the stories of their entrepreneurial activities and of themselves, was a means to assert legitimacy and visibility for their perception and lived realities in entrepreneurship (Steyaert & Katz, 2004; Al-Dajani & Marlow, 2013).

3.4 Strategy of enquiry

Strategies of enquiry are also known as approaches of enquiry or research methodologies. The approach to this research includes elements from phenomenology but not its truest form.

Phenomenological research is a strategy of inquiry in which the researcher identifies the fundamentals of human experiences about phenomenon as portrayed by participants (Creswell, 2009). Understanding the lived experiences marks phenomenology as a philosophy as well as a method, and the procedure entails investigating a small number of participants through extensive and extended timeframe to develop patterns and relationships of meaning (Moustakas, 1994). In this process, the researcher brackets or sets aside her own experiences to understand those of the participants in the study (Nieswiadomy, 1993).

Because the research is about the lived experience, phenomenology theory also needs to be considered. Phenomenology is relevant because it talks of lived experiences, how it gets to lived experiences, questions asked and their relevance and relates all these with what is obtained from the women entrepreneurs. The core characteristics of phenomenology are description, phenomenological reductions, search for essences (Finlay, 2009).

Agreeably, phenomenology is concerned about the study of lived experiences as experienced by the participants which is in line with the intentions of this research. It has some shortfalls because of the philosophical stance adopted for this research. Within phenomenology, researchers have to bracket their experiences to study the research participant's experience. It seeks to describe the essence of a given experience and its significance as it is lived. Phenomenology recognises context only inasmuch as it is found within the experience itself, that is context and conditions being independent of the experience. Further, phenomenology is not a method of theory building.

Bracketing means that the researcher must set aside pre-assumptions and not be a co-constructor of meaning. Other authors question the concept of bracketing and subjectivity. Included in this debate are (Giorgi, 1994; Smith, 2004; Finlay, 2009). Smith (2004) is against the use of bracketing and rather supports interpretative phenomenology instead where the researcher has some voice. Giorgi (1994) advocates for some element of subjectivity and not outright bracketing. Finlay (2009), like Giorgio, also states that subjectivity is an unavoidable element of research and that the researcher needs to take care not to include their preconceptions into the researched lived experiences.

The element of bracketing (removes the view of the researcher) goes against the characteristics of qualitative research (the researcher's views are an integral part of the process). Objectivity can probably only extend to enhanced levels of awareness of 'distancing' and post interview reflection to try and separate the respondents' uninfluenced views. Therefore in this research the concept of bracketing is acknowledged, but not embraced.

The procedure for a phenomenological research which entails investigating a small number of participants through extensive and extended timeframe did not occur. Instead the sample size was not small as 43 women entrepreneurs were interviewed and the interviews periods were not 'extensive and prolonged'.

As a result, phenomenology, in its truest sense, was found to be unsuitable as a philosophy as well as a method for this study. Instead this research is phenomenologically oriented, taking from phenomenology that it is about lived experiences as the research was about lived experiences of women entrepreneurs.

Under social constructivism, researchers are inseparable from whatever can be known in the overall construction of a particular reality. Social constructivism acknowledges subjectivity and that human behaviour is embedded in one's history, culture and society, amongst others. Lastly, social constructivism inductively aims to contribute to theory in some way.

3.5 Population and Sampling

3.5.1 Population

The field work was conducted in Harare and Bulawayo, the capital and second major cities in Zimbabwe respectively. Bulawayo was once the backbone of the economy, housing major companies that have since relocated to Harare because of the deteriorating economic situation in the country. These two cities, by virtue of their size and stature, provide a base for the female entrepreneurs and their entrepreneurial endeavours. For the purpose of this study, the business must have been founded by a woman entrepreneur or women entrepreneurs and to have started its operations in the informal sector before graduating into the formal sector or those that were in the process of formalising their operations. If the above criteria are not met then the woman entrepreneur must be in joint ownership of the business and must be the one running and managing the daily activities of the entrepreneurial endeavour. The age of the women entrepreneurs is not relevant as long as the above criteria are met.

3.5.2 Sampling

Purposive sampling allows for the selection of information-rich participants (Patton, 2002), for the gathering of useful information from the women entrepreneurs in order to fulfil the mandate of this research. In purposive sampling, the sample is not statistically representative of the wider population. Participant selection was based on characteristics that allow for the central theme to be understood in greater detail.

A sample of 43 female entrepreneurs were purposively selected (Patton, 2002) from those who responded to an invitation to participate in the study. Ten interviews took place in Bulawayo and the rest in Harare. It was inspirational to see how the women entrepreneurs construct their identities in the two largest cities of the country. Participants were located through the researcher's academic networks and through financial institutions as none were known personally to the researcher. Participants were located mostly through network sampling, commonly known as snowballing. Network sampling is where research participants refer the researcher to other eligible participants, enabling the accumulation of 'rich' information. The sample is not statistically representative. The purpose was to illustrate the various situations of women entrepreneurs. The aim was to highlight the diversity of their profiles and entrepreneurial endeavours.

A qualitative study such as this one would normally provide a great deal of thick description and some generic details about the participants, however because there are so few successful women entrepreneurs who made a transition from the informal economy to the formal economy, their anonymity would be compromised. Robson (2011) argued that confidentiality should extend beyond not naming participants to not revealing personal details that might reveal a participant's identity. Although the discussion would have undoubtedly benefited from a description of the 43 successful women entrepreneurs, providing these details would therefore go against the promise of anonymity made by the researcher and might also compromise their extremely precarious position in the Zimbabwean society.

3.6 Instrument

The research instruments were an interview guide and observation guide and are in Appendix A of this research. The interview guide was a guide to provide probes to the participant but was not the actual questions themselves. Each woman entrepreneur was simply asked to tell her story, that is, to explain how she got to where she was. This avoided "priming" the woman entrepreneur and made sure the focus was on understanding the situation from her perspective. Probing questions followed where necessary.

3.7 Data collection process

Data collection was conducted using semi-structured interviews using the interview guide together with observations using the observation guide. To understand the world of the women entrepreneurs from their perspective, interviews and observations are the most appropriate source of data.

3.7.1 Interviews

Entrepreneurship is a process, a highly personal, subjective process. To comprehend the process of entrepreneurship, it is critical to understand how women entrepreneurs attach meanings to the entrepreneurial events and circumstances. Interviews are not neutral, context-free tools for data collection. Interviews yield rich insights into an individual's life experiences including their values, beliefs and aspirations (Denzin & Lincoln, 2000). They are an active interaction between two people leading to results that are both mutually negotiated and contextual (Mills, Bonner & Francis, 2006a). As McGowan *et al.* (2012) and Stevenson (1990) noted, the best way to discover relationship in the world of women entrepreneurs is to interview them and let them explain the relationships. They add that we should move beyond the descriptive stage to try to understand the process of entrepreneurial development for women that can lead to theory development. This implies that it is more important to consider the quality and richness of material than the quantity of respondents. In the construction of such knowledge, the information generated needs to reveal depth, feeling and reflective thought.

This study utilised semi-structured interviews. An advantage of utilising semi-structured interviews is that it gives the interview some structure, while allowing for some improvisation at the same time, minimising the risks (Myers, 1997). However, in addition, it accords the researcher the opportunity to add important insights as they arise during the conversation (Myers, 1997). Usually semi-structured interviews make use of pre-formulated questions and

these provide some focus. This affords some consistency across interviews, given that the researcher usually starts with a similar set of questions each time (Myers, 1997). Uniformity or consistency was not the intention of this research. The interview questions were not always the same for all interviews. The initial question was the same for all interviewees but subsequent questions asked were not the same as they were questions probing for further information seeking clarity based on what the interviewee would have articulated. The questions differed by participant according to the context and setting of the interview. In addition, questions were only used as probes and there was no attempt to maintain consistency across interviews. The intention was to get the interviewee to narrate as freely as was possible (Myers, 1997; Yin, 2011).

Initially two pilot interviews were carried out in order to refine the interview techniques.

Respondents were contacted by mobile phone. All of the interviews were face-to-face. Interviews lasted between an hour to two and half hours. These participants were selected through snowballing (31) or the researcher's canvassing for potential participants at every given opportunity, in buses, social gatherings and cold calling (8), with the help from my mother (3), from a friend (1). The very first interview held in Bulawayo was with the help of my mother who solicited for that interview on my behalf and this was the beginning of many interviews to come, to which she is sincerely thanked.

Before starting the interviews, all participants were assured of confidentially and anonymity. All interviews were conducted at locations that were convenient to the participants, for example, at their work locations, restaurants or their homes. Interviewees were permitted to keep their mobile phones working normally and to take calls when the need arose. This allowed the researcher to not only interview the respondent but to observe the interviewee in their line of duty. Interviews were conducted in any of the three official languages of the country but were mostly in the local languages. The researcher is conversant in all three languages.

At the time of the scheduled interview, the Formal Consent Form and the Participation Information Sheet were reviewed with each participant. If choosing to participate in the study, participants were required to sign the Formal Consent Form at the meeting, prior to the initiation of the interview. After the Formal Consent Form had been signed and returned to the researcher, the researcher conducted the interview with the participant. A digital recorder was used with the express permission of the participant to document the participant's responses during the interviews, which Creswell (2009) suggested was a means of furnishing an accurate account of the interview data collected. Finally, the recorded data from the interviews were transcribed by the researcher into Microsoft Word for importing into Atlas.ti qualitative analysis software, to be used during the analysis process. All interviews were transcribed verbatim. Atherton and Elsmore (2007) argue that the use of CAQDAS allows for better data management and organisation of the data and clearer analysis of the hierarchical code structure.

All the transcripts had pseudonyms. The data were stored during data collection and analysis on the researcher's password-protected personal computer, on an external hard drive and on a memory stick, also password protected.

Once the interviews were transcribed, they were translated from the local language into English for data analysis purposes. Marshall and Rossman (2006) identified areas of concern when translating from one language to another, such as nuanced meaning that make the translation more difficult. As a result, the researcher included phrases and key words in the local language in italics where appropriate in the narratives of the participants. The translation was placed in parentheses with a caveat in such cases where there is no suitable English word to correctly capture the original idea. All quotations in this research come from these interviews.

All of the women interviewed were married, with one in the process of divorce and another was widowed. This was not a deliberate selection criterion of the research. The women ranged in age from mid twenties to late fifties and all were mothers. Consequently these women have to balance their professional and family lives.

The original intention of this research was to interview the woman entrepreneur and her significant others, such as her husband and any other individuals mentioned by her as being pivotal in the construction of her identity. Only one interview was held with the father of one of the women entrepreneurs. Otherwise it was not possible to interview the rest for various reasons. The woman entrepreneurs were the gatekeepers to their significant others and directly or indirectly gave excuses on behalf of their significant others (especially their husbands) and blocked access to their significant others. In some cases, the women entrepreneurs stated outright that their husbands would not participate as they had busy schedules, other women stated that their husbands were not interested in such 'things'. In other instances, the researcher noticed the change in stature when the request was made to the women entrepreneurs to interview their significant others. It appeared the women entrepreneurs were not too keen to have their husbands interviewed. This happened many times until the researcher stopped making such requests. As a result, no husbands were interviewed.

Data were collected through field notes, direct observations, participant observations and interviews. All formal interviews and observations of participants were obtained with informed written consent.

3.7.2 Observations

Observations are an invariable element of the interview process which means therefore informal observations of the setting in which the interviews are conducted (workplace) took place. Interviews were the main source of data, but were supplemented by a formal observation process. The written account of the observation constitutes field notes, which are similar to the interview transcript.

Field notes come in many forms, and can include descriptions, direct quotations, and observer comments (Merriam & Associates, 2002). They are comments on and thoughts about the setting, people, and activities. These observational field notes were transcribed daily at the conclusion of the interview. Remenyi (2012) suggests that useful information may be obtained by looking at the business premises and other facilities which are available to the employees. Observations were recorded as soon as possible through the process of writing field notes. These notes formed the early stages of analysis during data collection and contained raw data

which was necessary for more intensive analyses in the study. It was used in conjunction with interview recordings.

During observation, field notes were taken on behaviour of the participants, listening to what was being said in conversations and activities of individuals at the research site.

Besides the collection of observational field notes during fieldwork, personal reflections were also included as data in the form of field notes. These provided a record of the researcher's feelings, attitudes, and subjectivities during data collection. Later, during data analysis and writing, this record provided context for understanding the observational field notes taken at the same stage of the data collection process. These allowed the researcher to account for how her personal reactions influenced data compilation and subsequent data analysis.

3.8 Data analysis process

The interview data in this study were subjected to thematic analysis using a Braun and Clarke's (2006) framework and Charmaz's (2006) constructivist Grounded Theory method analysis. According to Braun and Clarke (2006, p. 79) thematic analysis is a qualitative analytic method for "*identifying, analysing and reporting patterns (themes) within data. It minimally organises and describes your data set in (rich) detail. However, frequently it goes further than this, and interprets various aspects of the research topic*." Thematic analysis is usable with both realist and constructivist paradigms. Braun and Clarke (2006, p. 87) identify six phases of conducting analysis: familiarising oneself with the data; generating initial codes; searching for themes; reviewing themes; defining and naming themes; and producing the report. According to the authors, some of these phases are similar to the phases of other thematic analysis in qualitative research. The researcher incorporated some of the coding analysis from Charmaz's (2006) constructivist Grounded Theory method analysis and Braun and Clarke's (2006) thematic analysis in this study.

3.8.1 Analytical Procedure

Familiarising oneself with the data – the transcripts were loaded onto CAQDAS Atlas.ti. Utilising Atlas.ti facilitated the automation of data processing further allowing for analytical rigour. Each transcript was given a pseudonym to ensure confidentiality and anonymity. In the first of the six phases of the analysis and a part of 'familiarising yourself with your data', the transcript of each interview was read several times to gain an understanding of the relative importance of the prominent issues and the interconnectedness between them which led to key words or ideas being identified.

Memo writing provides an on-going dialogue for the researcher which helps to clarify what is happening in the field, and what is explicit and implicit in the data. It prompts researchers to analyse data and find codes and categories (ideas, events or processes) in the data. Memo writing helps in constant comparison. It is essentially a reflective process that provides the researcher with an opportunity to remember, question, analyse and generate meaning about the time spent with participants and the data that were generated together (Charmaz, 2000; Mills *et al.*, 2006a). The reason for the questioning is to facilitate renewed thinking of the categories in terms of their properties and dimension (Merriam, 2009).

Whilst reading, memos were written to record the occurring thought processes for further revision and consideration of the idea at a later stage. Memo creation was used to clarify and identify relationships with other concepts.

Three levels of coding were employed in the analysis of data. The generating initial codes; searching for themes; reviewing themes; defining and naming themes was done according to (Charmaz, 2006).

Generating initial codes - The researcher coded the individual data using Atlas.ti. In this first level of coding, Charmaz's (2006) method of open coding was used which involves breaking the data down into small and meaningful items. The text was reread, reflected upon and then key issues identified and coded according to the participant's response. The first level coding involves tearing the interview apart word for word; line by line, incident by incident (Charmaz, 2006) and beginning the process of categorisation, by giving each code a word that depicts the notion underlying the interview. Memos were written and coding patterns created for further analysis of the data by questioning and comparing contents of the interview (Merriam, 2009). Inductive codes were created in the coding process. Atlas.ti allowed for grouping codes, concepts and constructs.

Searching for themes; reviewing themes; defining and naming themes – the researcher worked through the three phases simultaneously and these three phases are thus discussed together for ease of understanding, but also because of the iterative nature of the analysis. Through comparing data with data, it was possible to develop the next level of coding (Charmaz, 2006). The concepts identified in the data at level one are then further analysed at the second level of coding where the concepts are thematically coded to develop more codes and paradigms. It is not a linear process, but entails moving backwards and forwards in the data for a better understanding. In this phase, further reflections resulted in the codes that presented the same type of issue being grouped together to develop concepts. This phase involved gathering and sorting codes into potential themes. At this point, the researcher analysed codes and considered how different codes could form overarching themes.

Then in the third level of coding, the concepts developed in the second level of analysis were used to make further comparisons that describe relationships between concepts. The third level of the coding, rebuilds the data in a new format to develop new concepts Strauss and Corbin (1990) and Charmaz (2006), after reflecting on the concepts and the concepts are then reduced to themes.

Qualitative analysis generates a large quantity of coded data. In order to deal with the extensive amount of data, Lindlof (1995, p. 216) suggests the reduction of data at the physical and conceptual level and he describes physical reduction of data as "*being able to sort, categorise, prioritise and interrelate data according to emerging schemes of interpretation.*" The notion of data reduction also refers to coding which Rubin and Rubin (1995) describe as putting together similar ideas, concepts and themes from data.

Data saturation was demonstrated using CAQDAS Atlas.ti. The analysis ended when saturation point was reached, that is, when adding additional interviews did not result in new insights.

While data were gathered from 43 women entrepreneurs, data saturation was reached after analysing data from 33 entrepreneurs.

Constant concept comparison and iterative reflection on what was being coded were important steps throughout the coding process.

Producing the report – once the data analysis phase was completed, the identified themes were analysed and the relationships between them were utilised to developed the narrative and theoretical inference (Singh, 2014). The themes correlate with the research questions and facilitated the researcher to produce a scholarly 'report'. The report produced narratives by the women entrepreneurs which can justify the validity of this analysis. This aligns with Braun and Clarke's (2006) submission that the narrations given by the women entrepreneurs are more than just descriptions, but provide arguments in relation to the research questions.

3.9 Quality and trustworthiness

Yin (2011) suggests that to build trustworthiness and credibility, the research procedure should be transparent. For this research, this was achieved by describing and documenting the research procedures so that it can be reviewed and understood by others.

In addition, the qualitative research was done methodically to determine research rigour (Yin, 2011). This included avoiding unexplained bias or deliberate distortion when carrying out the research as well as cross-checking a study's procedures and data. Data was collected and analysed fairly and the study's conclusions drawn with reference to the data collected. The researcher was mindful of the likelihood of bias being introduced into the data and endeavoured to reduce its effect on the results through reflection.

Validity and reliability are terms normally used in quantitative research, while in qualitative research, the terms such as quality and trustworthiness or credibility and transferability, which are based on determining whether the findings are accurate from the perspective of the researcher, the participant, or the readers of a report, as well as whether the approach is consistent across various researchers and endeavours (Creswell, 2009). Denzin and Lincoln (2000, p. 21) suggested that quality and trustworthiness (or credibility, transferability, dependability and confirmability) "*replaces the usual positivist criteria of internal and external validity, reliability and objectivity*." Credibility and rigour are of essence as assessment criteria in naturalistic inquiry. Consequently, trustworthiness is an essential factor, as it reflects the quality and accuracy of the data.

Lincoln and Guba (2000) developed a framework for underpinning the rigour of qualitative research which is guided by dependability, credibility, transferability and confirmability. To guide this research this framework was espoused. *Dependability* involves knowing where the data comes from, how the data was collected, how the data was used and member checks; *credibility* involves data consistency and cohesiveness and believable research findings; *transferability* included the extent to which research results can be transferred to different setting and availability of adequate and detailed description of all the relevant details of the research; and finally *confirmability* ascertaining whether the findings are grounded in the data collected from the participants.

Some of the strategies used in qualitative research to support trustworthiness of the data were incorporated in the study. These included thick description, and member checking and clarifying biases through self-reflection (Creswell, 2009). The researcher clarified biases brought to the study. The author identified self-reflection as the core characteristic of qualitative research as it helps create an open and honest narrative. The role of the researcher and self-reflexivity is the process of reflecting critically on the self as a researcher (Lincoln & Guba, 2000). This gives the reader an understanding of how the researcher arrived at a particular interpretation of the data (Merriam, 2009). There is a need to report in a self-reflective manner by highlighting the interaction between the researcher, events and research participants in the field so as to demonstrate that the data and interpretations are reflective of the experiences of women entrepreneurs. As data was gathered, the researcher took detailed notes on how the women shared their experiences and saw their lives, their education and their social capital related to their entrepreneurial success. Capturing the meaning and essence they gave to their experience helped to understand and convey data to others (Moustakas, 1994). Included as part of the evidence of data collected are 'quotable quotes' from the research participants where appropriate. This ensures that the findings are grounded in the data collected from the participants.

Member checking provides an opportunity for the participants to review the data collected from the interview process and to confirm the accuracy of that data (Creswell, 2009). To accomplish member checking, after interviews were transcribed, the transcribed interview document was discussed with participants. The actual transcripts were not shown to the participants. The feedback provided by participants was incorporated so as to enrich the credibility and dependability of the data gathered.

Finally, addressing transferability, Yin (2011) suggested reporting a detailed protocol for data collection so that the procedure of a qualitative study might be replicated in another setting. Therefore, the collection and analysis of the data in this present study followed the procedure as described in the data collection and analysis sections of this chapter. Atlas.ti was used to determine the level of consistency of coding. Atlas.ti qualitative analysis software was used to support the quality of research by aiding in the coding and categorisation of the data, helping to limit human error in the qualitative analysis process.

The research is not generalisable because this is not the objective of this research as external validity is minimal in a study of this nature.

3.10 Researcher reflections

The common understanding is that the researcher's values, beliefs and assumptions can influence data collection and analysis and that this should be reflected on (Lincoln & Guba, 2005).

As a researcher, I was both an insider and outsider when conducting the fieldwork research for this study, (Patton, 2002). As an insider, I identified with the culture of my participants. As an outsider, I was a researcher, unknown to my participants, probing into their private lives in order to complete my studies based on their lived experiences. With my interviewees, I shared some

commonalities such as gender and my ability to converse in their local languages. This aided in bridging some of the gaps between us. Fortunately, the participants keenly embraced me and my study into their homes and work places and were more than willing to converse freely. Presumably, being a female researcher from the same culture as my participants had a positive impact on the research process in that it made it possible to gather rich data. These women entrepreneurs have few places where they are allowed to speak freely; interviews provided valuable moments for free and authentic expression.

My aim was to be an ethical researcher and allowed the women entrepreneurs to be the commanding voice in the research process. I treated all participants with equal importance and equally valued their opinions without prejudice during data collection and analysis. As Denzin and Lincoln (2003) postulated, a social constructivist or interpretivist researcher should not judge any point of view as better than another.

As a woman researcher, I most probably influenced the ongoing process of entrepreneurial identity of these women entrepreneurs. As mentioned by Alvesson and Due Billing (2009, p. 103) "*through a process of describing oneself in a particular way, one expresses and reinforces a particular identity*". An example of this was when one of the respondents had this to say after the interview "*But I must admit this discussion has also helped me to see things in a different manner because at times you think you've got problems yet you don't. I have realised that I can do it.*" This serves to conform that as she conversed with the researcher, she was in the process expressing and reinforcing her own entrepreneurial identity, making the researcher a part of the entrepreneurial identity construction.

The participant's experiences and how they dealt with challenges and barriers were very inspirational to me. What was even more inspiring was their positive attitudes and their unwavering self belief. By shedding light on the lived experiences of these remarkable women, I trust that other women entrepreneurs will begin to see that nothing is impossible. It is hard and there are struggles from all walks of life. It means making different and difficult choices and entails sacrificing self for the greater good. However, what I learned from these *phenomenal* women is that entrepreneurship is profoundly satisfying but at the same time it can be a lonely journey. I also learnt that a positive attitude counts for everything because it can be the difference between success and failure. These women are living meaningful lives aligned with values of relationship building and making meaningful contributions to others. I am grateful to the women entrepreneurs.

3.11 Ethical Considerations

The reliability of a qualitative study also depends on the credibility of the researcher. It is the researcher's responsibility to produce a study that has been conducted and disseminated in an ethical manner. The researcher was mindful of the ethical issues that encompass research and observed these issues (Merriam, 2009). Thus clearance was sought from the University's Research Ethics Committee (Non-Medical) before proceeding with data collection. The guidelines for Human Research Ethics (Non-Medical) from the University of the Witwatersrand were complied with. Participants were clearly briefed on what the research entails, the procedure to be adopted, and the requirements from their side in terms of time and resources.

They were given a Participant Information Sheet which served as an introduction and invitation to the research and described their involvement. It contained all information about how confidentiality and anonymity was to be maintained. Participants were requested to sign a Formal Consent Form. Participants were accorded the option not to answer any question and the permission to withdraw as participants at any time during the research process was explained.

All data collected was kept confidential. To protect confidentiality and anonymity and participants' data none of the participants' names and addresses or letters of correspondence were kept on the hard drive (Bryman, 2012). Pseudonyms were used to protect the participants involved. Identifier codes were used on all data files. The list of participants and their identifier codes were stored separately in a locked cabinet. Transcripts did not include participants' names or other personal details. Lastly, copies of the transcripts were kept in a locked cabinet.

Each interview was recorded using a digital MP3 recording device which allowed for easy transcription. Soft copies of the transcripts had passwords and were backed up on a password protected laptop, external hard drive, computer disk and flash drive. All these were stored under lock and key in different places as an added measure of safety. Backups were also done on the internet and on the university's backup space and these were also password protected. Robson (2011) argued that confidentiality should extend beyond not naming participants to not revealing personal details that might reveal a participant's identity. The author suggested that in some cases it may be necessary to decide whether it is proper or appropriate even to record certain kinds of sensitive information. Thus the researcher took care to prevent data being published or released in a form which would permit the actual or potential identification of the participants.

In cases where there were differing expectations on the outcome of the research, the researcher made it clear to the respondents at the onset that the research was for academic purposes only. Furthermore, it was made clear at the onset that the researcher was not in a position to make payments at the end of the interview and neither was the researcher in a position to provide or offer financial assistance, benefits of any kind, or refer them to anyone who was a position to do so.

These women entrepreneurs were not considered as a vulnerable population for this research, but it is appreciated that in-depth interviewing may have unanticipated long-term effects (Merriam, 2009). The researcher did not detect any side-effects of the data gathering process such as suffering and pain on the participants as these would have been dealt with professionally. That is, assistance would have been sought from professionals who are better able to deal with such issues should they have arisen (Merriam, 2009), obviously with the consent of the all parties affected.

3.12 Conclusion

This third chapter discussed the research design, and documented the processes that were followed in the fieldwork. This discussion was framed in terms of the issue of philosophical worldview and why research orientation tended towards the social constructivist paradigm and qualitative research as opposed to statistical data analysis. The chapter provided an outline of

the aspects that influenced the research strategies, and an examination of the process for gathering and analysing empirical data. This research transparency and the evaluation of the study with respect to the issues of importance were important steps in transforming the findings.

Chapter 4 Presentation of findings

This chapter presents a narrative summary of the transcripts of the interviews of women entrepreneurs conducted in Bulawayo and Harare, Zimbabwe. This chapter showcases the phenomenon of women entrepreneurship from the multiple perspectives of the women entrepreneurs as they reflect on their experiences of their entrepreneurial journey. Verbatim quotes from the interviews are used to illustrate these reflections.

Interviews, observations and the researcher's field notes were used to derive the data. Through continuous examination of the constructs that occur in the data, themes emerged. The study did not proceed with a concern for frequency (Chasserio *et al.*, 2014). The objective was to establish a comprehensive representation of the different experiences as articulated by the women entrepreneurs in order to observe inter-relationships. Obviously, not all the women entrepreneurs live all these experiences. The situational factors are considered in terms of their effect on the identity construction (Diaz Garcia & Welter, 2011). Multiplicity of attitudes and behaviours among different identities (of entrepreneur, mother, wife, or woman) can be observed in the data, and it seems important to highlight this in the findings (Chasserio et al., 2014). Interpretation of the findings is in accordance with Chasserio *et al.* (2014).

The findings reveal the dynamic of multiple and intertwined identities of these women entrepreneurs. Three main elements are developed: the initial identity of the women entrepreneurs, the interactions among myriad social identities and the interactions involving identity work and identity regulation.

The narratives describe the experiences of the women entrepreneurs as they embark on their entrepreneurial journey, using the verbatim quotes expressed by the women themselves during the interviews.

By design, quotes used in this chapter were not ascribed to specific individual interviewees, to circumvent reader bias in the interpretation of the data. In addition, this will also assist in avoiding pseudonyms being traced backed to the actual interviewees.

4.1 The initial identity of women entrepreneurs

Each individual woman entrepreneur has an initial identity that she displays even in her entrepreneurial behaviour. Women entrepreneurs' identities are initially disenfranchised as they are shackled by patriarchy. This identity is not static and changes with changing circumstances, that is, it is constantly being reconstructed. The identities of the women entrepreneurs are constructed from various aspects that emanate from professional, private, institutional, and community areas of their historical context and present lives. The elements of the historical context are societal expectations, traditional norms and beliefs, childhood experience and the fact that, in most instances, women are providers of resources, without ever receiving help.

Social identities are linked with the different social roles that women entrepreneurs must play. These identities interact with each other. Social identities consist of public identities and private

identities. Public identities incorporate the entrepreneurial identity, identities linked with previous occupational experiences, with entrepreneurial activity of the enterprise, community roles and occupational gender related issues. Private social identities include childhood experiences, family roles such as mother's role and wife's role. Woman entrepreneurs also interact with representations from social institutions.

How each of these affects a woman entrepreneur and her entrepreneurial behaviour is discussed further. What must be highlighted from the beginning is that, not all the women entrepreneurs live all these experiences. For instance, some women are not active in their community.

The initial identity takes into account the historical context of these women entrepreneurs. Women entrepreneurs are shaped by their childhood experiences, experiences that have a bearing on them as entrepreneurs:

> *My mother was very enterprising it is this background that moulded me into what I am today… because if it wasn't for that experience I would have given up long ago on this business or even on other matters as well.*
>
> *My mum … stayed in the rural areas…she had a technique that she used to bake cakes… she made such wonderful fruitcakes and you would not believe that they have come out of a three legged pot. So anyway I grew up admiring her tenacity and was determined to do the same.*
>
> *My father grew up in an environment that was result based. Where you had to see your work to fruition before you sleep. He instilled that on me and he himself had that teaching instilled in him at an early age.*

As a result

> *I would work during the day and sew at night. I would sleep very late at night just so as to complete my orders.*
>
> *I learnt backstitch at a young age before I started school. I would observe my mother doing it as she mended our clothes so I would use that to make my dolls clothes... So my interest developed from there from when I was a small child*

Childhood experience is not always positive. It can also be negative childhood experiences. It is what each individual makes out of the childhood experience that is of essence.

> *I know what poverty could have done to me and what it can do the next person. You have to be studying and your mother goes out to get wax and she puts it in a packet and mixes it with charcoal so that it lights up and you can read. You learn all these tricks to get by.*

She learnt survival tricks, that is, learning to get by with little or nothing and make the most of it. In other words, from her mother she learnt that there is always a plan B. She learnt that you have to make a plan in life to solve your own problems instead of wallowing in misery.

…for me it just came with a background I had to be doing something to survive but he came from a well-to-do background and he was not used to such survival tactics.

Childhood experiences are the lessons that life teaches one as one grows up into adulthood. These teachings can either be explicit or implicit. Explicit teachings are through the normal channels of learning where knowledge is intentionally imparted to the recipient. Whilst implicit teaching is when a child learns what is right and wrong through observation, it is not done intentionally. What happened in her early childhood years can be a catalyst for whom and/ or to what she becomes in her adult life. It can also determine how she enacts entrepreneurship.

The women entrepreneurs can also be shaped by their previous work experiences:

Now we operate a school ... training chefs, mainly we deal with people from the industry because this is where I saw the need because I come from that kind of background…

Their entrepreneurial identity is also affected by the various social identities. As far as the public social identity, identities that emerged are identities linked with community roles. Women endeavour to conform to societal expectation, displaying in-group behaviour. These women place importance on the group and highly identify with the group based on the sentiments shared. As high identifiers they engage in activities aimed at maintaining a good social identity. How societal expectation governs their behaviour is reflected by the comments made by the women *entrepreneurs:*

… Because what counts is not what you say about yourself but what others say about you. What do people label you as?

If you ignore your relatives next time they will be telling people that she doesn't care about people she only cares about her cakes because when you visit her she will be making her cakes and will not entertain you.

At the end of the day you want to be somebody who will be recognised that one day when you go out of this world bazakhulumani (what are they going to say about me), what will my eulogy be like when I am lying in that coffin.

As a woman you look at all those things and want to achieve more, you want to cover all those things when I leave this world one day what legacy have I left behind.

So those things come naturally as a black businesswoman you cannot run away from those things. As black people we have a belief that life is like a wheel. You have to think about those things in life.

The effect of societal expectations is similar to the effects of traditional norms and beliefs. They function as the value system of the society governing the behaviour of societal members. These are the expected norms of the society which must be adhered to in order to gain societal acceptance and/or favour, otherwise one risks being labelled or considered as an outcast once the standing value system and beliefs are questioned or broken (out-group), while one is viewed in a positive light by conforming to the rules and norms of the society. These self-governing

rules and norms are passed on from generation to generation. They are used as a measure of social acceptance or rejection, thus reflecting the effects of societal pressure. Women value societal acceptance. They value being seen in a good light within the society. Society expects certain behavioural characteristics which, in turn, govern how they behave.

For the women interviewed for this study, societal acceptance ranks highly in their lives. They do not live for themselves; they live for other people. They strive to live up to society's expectations. They validate themselves based on what other people say about them. 'Have I lived up to my society's expectations' is a question that ranks highly in these women's minds.

4.2 Family/work dynamics or Interactions among social identities

Social Identities can be at variance or in synergy.

Identities at variance

Entrepreneurs are typically symbolised as being male. On the contrary, within the Zimbabwean context, women associate more with the identity of mother. As a result, women entrepreneurs have to balance the opposing norms of their private and public social identities.

In order to manage these family/work dynamics, the women entrepreneurs display perseverance and tenacity, among other things, in an effort to balance the opposing norms. Quotations illustrating this include:

> *You have to strike a balance as a mother as a businesswoman and as a member of other things too so that you are able to manage everything effectively. This includes being able to take your children to school.*
>
> *So when you look at it as a woman you find that it becomes very difficult but you just have to juggle your time so that all these things fall into place.*
>
> *Because at the end of the day you have to be mum you have to be wife you have to be aunt you have to be sister you have to be daughter in law and you have to be a lot of things you just have to learn to balance off all these things otherwise you will never hear the last of it.*
>
> *If you tell yourself you can, you can. If people tell you, you can't it is none of their business because you know you can. You just need to manipulate things around you and make sure that you can.*
>
> *Then you have to stand up, you have to be a wife like you let it all sink in you have to be wise and because of your background this is nothing this is just a snippet of what I have seen. And what I've been through so you have to carry it all out and push through and focus.*

That children play a central role in the lives of the women entrepreneurs is clearly evident, but the women also have to be present for their own entrepreneurial endeavours. The role of mother is socially fundamental for women. There exists competing expectations between the needs of the family and that of the business. Women have to satisfy the social identities of

mother and of woman entrepreneur in order to gain social acceptance as a successful entrepreneurs.

Some women in the sample got into business to primarily fulfil family needs. The primary purpose of being in business is therefore family, with business being secondary to the family. They are driven into entrepreneurship by the need to provide basic shelter, food and education for their children. Quotations illustrating this include:

> *When I went into this business it really wasn't about making lots of money it was just for being able to look after myself and my children being able to put food on the table and take my children to school and cater for their needs and that was all. It really wasn't about profiteering and becoming rich. It was just about being self-employed and looking after my family.*
>
> *This small little business became our saviour with the little income from it we could at least put something on the table and take the children to school.*
>
> *Business is not about accumulating wealth 'izibeyintaba' (until it is a huge pile) but it's all about sharing the wealth. Starting from your family and going out.*

Children and family needs are the primary reason that drove women into business. As a result, there is no real separation of business from family by the women with the business and children all said in one breath.

Business revolves around family**,** that is, family is integral to functioning of business activity. Family matters have to be settled first and foremost. If there are problems with the family then the business takes a back seat while the family matter is being resolved and only thereafter does business come into play. Rarely does business take precedence over family. Family needs have to be addressed first. The entrepreneur identities are subjugated by the mother role of these woman entrepreneurs. Quotations that illustrate this include:

> *At the moment we have two children at university and two at secondary school so you see too many resources going towards schooling and none are left over for the business. So we had to shelve that business idea for the time being.*
>
> *By the time we get that money there will be so many things that need to be done and really it becomes difficult to grow our business*
>
> *So with the little that we got from the business had to be channeled into schooling and to have proper direction for our company (in terms of growth) was therefore not so evident and was difficult.*
>
> *This was our first function and soon after that function we had many bookings especially from people who had attended it. At least now I could continue taking my children to school and improve a bit of their life.*
>
> *You look at the child what does the child require what are the needs of the child and things like that. How do we make sure that the child has got everything?*

The intersection between the social identities of being mother and being entrepreneur is not static. As their lives change, their experiences change. The entrepreneurial identity varies according to circumstances and events and furthermore, there are times that they perceive that cannot apportion the responsibilities of parenthood:

> *Now coming back to family issues this is why I'm still here today (I should be in Harare already) my firstborn daughter is writing her final exams so I wanted to be here to see that the exams start smoothly. Given last week I left in the middle of the week again for Harare so that I could monitor her studying. I just thought that if I'm not here at this particular moment in time she is going to fail in the name of money and it could be money down the drain. So I had to be here this time.*

The intersection between social identity of wife and social identity of entrepreneur can be counter-productive. In such cases, the women entrepreneurs acknowledge difficulties emanating from the competing demands of the different social identities. Within the Zimbabwean society, a husband is considered as 'ubaba' (father figure) which means a woman has to seek permission from him first before embarking on any activity. The use of the word 'ubaba' means the father. In other words, you treat him like your father, you respect him as such, you revere him as such, you listen without questioning and you take his word as honour. The same way you treated your father is the way you will treat your husband. Husbands therefore control and determine what their wives can or cannot do through these patriarchal tendencies, a tendency which is in direct conflict with entrepreneurship.

Some traditional beliefs may limit some women entrepreneurs' freedom of choice in their economic investments:

> *You find that most of the women whether they have rural or urban they seem like they are unable to make decisions per se. Even decisions about their own lives she has to wait for her husband to make that decision for her.*
>
> *That is the problem with culture, you do not ask questions you just comply. So you see if you grow up with that kind mentality you take it up into your adult life and live your life that way.*
>
> *As a woman you were brought up with that Africanism in you, there are certain things that you feel that if I do this then I'll be out of step.*
>
> *All along I was working with my husband "ubaba" and it was difficult to ask for permission to go to church. As he would say I was going to play with other women when there was so much work to be done here and there was no one to leave behind at home.*
>
> *But unfortunately she is a girl who is under another regime, that of her husband, she also has to ask first before she does anything and whatever she does, she does it for her family not for me.*
>
> *So you see iAfrican culture affects the way we do business as women, Because when I want to buy material I have to kneel down and beg him to buy material, For example,*

baba ngicela ukutenga imachine entsha (father, could I please buy a new machine for the business)

Though it might not be this extreme for all women interviewed, one way or the other the women interviewed found themselves having to seek permission of some sort. Some of them at times were unaware that they were seeking permission because they would have run the idea of their intended activity first through their husbands.

For example when a respondent wanted to further her studies, her mother was more concerned with what her husband's sentiments were to the issue at hand than she was with her own daughter's welfare. She commented that:

My mother was so concerned and she wanted to know how my husband felt. She asked 'what is your husband saying?'

In other words have you sought permission from your husband first and has he consented and has he given you the go ahead?

So that is the life of an African woman, if the man says no then that is it.

Considering that husband is seen as 'ubaba' father figure, logically, one would have thought that 'ubaba' would naturally solve problems that arise in the household, but instead, the wife has to take a stand and bear the burden of being the one to solve the problems arising within the household, bearing in mind that 'ubaba' has to be consulted at all times. Women are therefore indirectly in control of the family, but are never recognised for it. They find themselves being the provider of resources without ever receiving help.

For other women entrepreneurs, combining family obligation with entrepreneurial obligations is difficult. They encounter conflicting demands between these different identities. In the following quotation, the difficult interactions between the mother's role and the entrepreneur's role are *clear:*

You start asking "God where is this coming from?" Then you have to stand up, you have to be a wife like you let it all sink in you have to be wise and because of your background this is nothing this is just a snippet of what I have seen. And what I've been through so you have to carry it all out and push through and focus.

As a woman you realise what it means to stand on your own two feet. You must make sure somehow that the children get fed, that the children go to school and that life goes on. You must also make sure that your husband is fed even if you are in this together you suddenly become the caretaker of everyone including yourself.

And for the community itself, I have improved their livelihood one way or the other and I noticed that I had to improve their lives and then I asked myself who was going to thank me for this, nobody really. Because sometimes you ask yourself if I don't do it then who will.

So you find that there are many issues that really affect your business. And you find that some family members want you to make cakes for free. And they forget that the ingredients are not for free but they still expect you to make the cake for free or a do it at a ridiculous price.

Relatives always interfere, they will never stop that. I had an incident with my sister-in-law who brought her shoes and other items such as nightdresses for me to sell for her here. I sold her goods here but she did not even consider the time I spent selling those goods the rent that was being paid while her goods were in here she took every cent without a thank you.

You also find that some relatives want to bring their merchandise here for me to sell on their behalf in my shop for free. They forget that I pay rent here.

The other thing is sometimes I plan ahead on the activities that I intend to do maybe for the week or two. But then for example a death occurs in the family, you now have to take money out of your pocket we now have to take time and go there to say Gwanda or Plumtree for example, where I come from to attend the funeral for two days or three days and partake in the activities there. Already your plans go out of line and you would have lost time. And when you come back you will be under so much pressure from your clients.

Family members want me to run around for them because this is my area of business whenever there's a function they expect me to take a lead. From both my husband side and my side. Because this is what I have been doing in the past and this is what I do for business.

As an African woman you work hard, you spend whole day with swollen feet and all, and someone just comes to spend the money, Especially the demands of the extended family.

Women are expected to be there, providing resources for the nuclear family or extended family but in the sample, this was rarely reciprocated. Women naturally found themselves in caretaker positions taking measures to put the feet of their family firmly on the ground when called upon to do so. This puts added pressure on the woman to work longer hours to meet all the demands placed on her. She is expected to be there for all and sundry and cater for their every whim but no one is prepared to reciprocate her gestures in any way, but she spends very little or none of the money she makes on herself. A woman entrepreneur finds herself on a lonely entrepreneurial journey.

Some of the women entrepreneurs in this sample had no tangible support from their family. For a woman entrepreneur not receiving support from her husband can be a huge setback for the business. The support sought by the women entrepreneurs is not financial support but emotional and moral support. Some men were willing to help as long as they felt they were in the forefront and taking the initiative or that they were in control. As soon as they felt like they

were losing control, things changed. They felt threatened when the business became successful. Quotations illustrating this include:

> *These are the challenges that African woman face, Man always want to control woman. When they feel like they are losing control they become abusive.*

> *My husband once scolded me, saying, 'ufuna ukuzenza indoda lapa' (you want to behave like the man of the house now).*

> *I said to myself what I need to do something as the money that I am earning will never be enough. I decided to take a risk and I said to my husband. I said this money that you brought home let's do this. He was not amused and he fought that idea out.*

Positive overlaps among their various identities may exist and the entrepreneurial identity work may be enriched by other experiences.

Synergy among the social identities

Synergies may exist between their professional and private lives. The role of mother can be a motivation for entrepreneurship. For example, the decision to set up a business is pushed by the need to take children to school and university:

> *But what really gave me a greater push was that my eldest's girl child was very intelligent and my dream was that she must go to university*

Here adversity pushed them into entrepreneurship.

> *What really made me go into business where the hardships I was facing in life. For example, if a child wants something for school and you don't have the cash to do anything about it. You do have hands as an adult and you do have a brain and as an adult what to expect that child to do? You have to get up and do something about it.*

> *I said to him, the truth of the matter is we have to think of something in order to survive in order to take the children to school and in order to put food on the table.*

The women entrepreneurs do not become entrepreneurs out of interest, but their decisions are linked with their identities of being mothers.

In some cases, the traditional identity of wife and mother can influence the identity of the entrepreneur. For instance, some of the women entrepreneurs in this sample had the full support of their husbands and children. In such cases, self-identity is a result of a productive combination of these social identities. Quotations illustrating this include:

> *But my husband is not a problem, you will find him sleeping on the sofa and when you wake him up asking him to go to bed he will say I will do so later. And he says that this is where our bread comes from so I can't leave you here alone.*

> *My husband is my business partner, he is the one who had the cash. So into the business he brought the cash and I brought the know-how. I could not have found myself*

a better partner. He is very helpful and supportive. It is an advantage to have him in the business.

But I am grateful that my children appreciate what I did for them especially the girls. My last born daughter offered to take a gap year so that she would help me here with functions. At the same time giving me breathing space in paying school fees so that her brother who was in his last year of university could finish off before she started on her degree. She appreciated the fact that it was expensive for me therefore with the two of them at university it would be very difficult for me.

Furthermore, the traditional identity of mother can influence the identity of entrepreneur and the way in which the women entrepreneurs manage their businesses. For example, several women entrepreneurs have described their relationships to their customers with family terms. They realise the importance and significance of a customer for their businesses. They are accommodating to each and every customer. They place their customer needs first above money. They derive more satisfaction in having a happy, content and satisfied customer that they do when they receive money from a customer. Quotations illustrating this include:

When I started this shop it was mainly for lingerie but I always have customers that come in looking for baby clothes, costumes, hats, jeans and some such things. So now I have decided to follow the wishes that customers want. What I do and sell would be dictated by customers.

I try to be as accommodating as possible to my client. Sometimes I charge different prices to different people depending on their budgets. Just so I can fulfill someone's dream. Especially if it is off-peak the prices are negotiable. You see that is also another way of giving back to the community. That's another way of saying thank you Lord you are sowing a seed a big one.

I have different prices for different people though I do have a basic price when someone cannot afford that price I will charge them according to what they can afford. I find it difficult to turn somebody away just because they don't have enough money. I would rather sacrifice and accommodate them so that they can have a function of their choice of their dreams. I work according to customer's budget but I do not compromise on quality.

Everything I do I do with love and care and attention to give the best that I possibly can independent of the price paid.

And have also learnt that it is important to learn from your customers appreciate your customers and fulfill the needs of your customers. It is also important to differentiate your customers. Because there are some customers that want quality products and others that place importance on money. So you have to serve the different customers differently. If you want to continue being in business.

When young brides to be come into this shop, I always advise them to think wisely and use the money they would have been given to spend on bridal ware to rather hire a

gown and instead invest the rest of the money. I ask them to keep in mind that there is a life after the wedding day. Because to me this business is not about making money but about helping others out. It is about making the next person happy.

For me I do not compromise on the quality of my cakes. I want to make sure that I have a happy customer I want to give them the best of my ability the best way I know how.

You see you always want a situation where you want the customer to come back for more orders because they have been satisfied the first time around.

I think I am a person who wants to make other people happy. And when I make something for someone I want them to be happy. I don't want them to find fault with my work.

I believe that it's not about the product only it is also about the customer how we handle our customer is very very important.

Customer care doesn't seem to exist in our country it doesn't at all. There is a lot that still needs to be taught to people. Because that is the business. If you've got poor customer care your customers will not come back.

When you offer a service you must make someone smile, when you give a product out it must be something that someone will call back for more.

He used to say 'wena uledemoni lemali' (you have money craving demons) you can't say no. When I explained to him that it is not about money, this girl is crying am I supposed to ignore that.

He did not understand that her need or her drive to help others was beyond the call of duty and was far greater than the need to make money.

I believe as mothers we should tell our children the truth. At times I advise these girls (her customers) to take some of the money if the wedding date is far, to take some of the money and buy items for resale from Botswana to help raise more funds when they are facing difficulties raising funds for the wedding.

Women carry their mother role into entrepreneurship. This may have an effect on the way in which they conduct their businesses as women entrepreneurs. They consider their customers to be part of their families. This might hold for all women entrepreneurs, however, it illustrates the ways in which identities may intersect. In this instance, the roles of mother and entrepreneur affect each identity, showing the embeddedness and interconnectedness of the relationships.

4.3 Simultaneous intersections among multiple identities

Some of the women entrepreneurs experience conflicts between values and traditional expectations that are linked with certain of their private social identities, such as the identity of mother or wife and the reality of being an entrepreneur.

For instance, a majority of the women entrepreneurs have their entrepreneurial endeavours jointly registered with their husbands. Registering the business jointly with a husband is a way of managing relationships because patriarchy dictates that you cannot make economic decisions as a woman. Explaining why an outsider has to be part of the business might prove to be difficult for the woman and might even cause rifts between the couple. Women jointly register the companies with their husbands for patriarchal reasons (their husbands would not allow them otherwise to be in business). On the other hand, registering the company with a husband keeps the business within the family circle (since women are family oriented), so it is like a double edged sword.

Quotations illustrating this include:

> *For my cake business although I started it off informally I just joined it up with the school that we are currently running with my husband.*
>
> *My husband is my business partner. He is the one who had the cash, so into the business he brought the cash and I brought the know-how.*
>
> *This company is registered under my name and that of my husband.*
>
> *The company is registered in both our names that is, my husband and I and we are both directors of that company.*
>
> *So even for the company registration, his name had to be there as one of the directors, So 'manje ngithini' (what other option do I have) let me just include his name so that he allows me to be in business.*

This is the general sentiment for most of the women entrepreneurs. If you want to realise your dream, you have to succumb to his whims rather than being unnecessarily antagonistic. In the long run, you stand to benefit more if you succeed in making him realise or making him accept your decisions gracefully (legitimising your entrepreneurial identity). It is about utilising the power of persuasion and not taking 'no' for an answer.

Some of the women run and manage the business without interference from their husbands, but others experienced interference from their spouses. The obligations of the entrepreneur's role (leadership role, decision making role and so forth) can confront traditional expectations of wives' attitudes (such as being submissive, supportive, empathy and so forth). The women entrepreneurs have to espouse different attitudes and behaviours, depending on the place they are and the identities expected by others:

> *You make your own decisions. As it is I cannot ask my husband for advice as regards my business "ukuthi lapangenzeni xaseziminyile" (on how do I solve this difficult situation) I have to make my own decisions and decide on the best way of handling the situation. I cannot ask for advice no matter how difficult it gets.*

Women entrepreneurs' multiple identities are perceived differently by others. For some of the women entrepreneurs, it was evident that others were blind to the complexity of their lives. The

normally accepted identities of women are the traditional social identities of mother and wife with that of entrepreneurial identity being rejected or disregarded.

> *So as a woman you face pressure from relatives from both sides of the families. My extended family was a strain on the relationship, my mother–in-law always used to say that an educated woman or a woman with money is so disrespectful.*
>
> *I was married already by then and my in laws did not want me to go. I remember it was a battle to get them to accept. My father in law actually said, if you come back and you find that your husband is gone don't blame me.*
>
> *I realise that our businesses don't grow because our business have limitations and interference from the man and from the extended family.*
>
> *You always find that there is some element of interference I don't know whether I should call it interference but sometimes family comes first and their issues have to be attended to first be it nuclear or extended family. You cannot tell family that you are busy with work when your services are required or your presence is required.*
>
> *From his side of the family they've never really been that supportive.*
>
> *As for interference from relatives and friends that is always there. You just can't avoid it.*
>
> *But you find that these issues are always there I remember in 2005-2006 I had to go to America for a fellowship I was meant to go 2003. And he (my husband) was not too keen on me going at that particular time and he said that I had to be there for the children, I had to be there for the family and there were plenty of other excuses why I could not go at that time. You are already educated you have done your bit but still, why should you go, he said to me. I tried to tell him that you are there yourself but he did not want to remain with the kids alone and he out rightly refused for me to go. It was just a straight no no no. … My aunt was not amused and the unfortunate thing is one of my other cousins had gone to America and left a family behind. So it was already a bad precedent in as far as they were concerned. My aunt also said you can't behave like your cousin. It is just not going to happen. And that was that. My mother was also not happy with the issue and she also said that I could not go. My children at that time were very small and when they were also hearing this issue of me going, they all were against the idea of me leaving them behind. So I then decided not to go in 2003 and 2004.*

This exposes the difficulties for the woman entrepreneur to be understood by "others" (her family (nuclear and extended, in this case), so she does not seem to be performing the social expectations linked to her both her mother and wife identities. She is recognised as not conforming to the traditional female norms. They perceive her as career-oriented, wanting to advance a career at the expense of her husband and children. Women's entrepreneurial identity is usually considered as less important by others, for instance, for the reason that society considers that a woman is above all a mother.

It is in instances such as these that women seek support from the Almighty. The Almighty becomes their pillar of strength where they seek guidance and solace for themselves and for their endeavours. Quotations illustrating this include:

> *But I leaned on God and prayer, So I leaned a lot on God, I became so forceful and had a vision and the desire to carry on. Depending on God and having a drive means that nobody can take away your dreams.*
>
> *When you set your mind to do something do it. But I think for me I really thank God who gives me the strength to carry on.*
>
> *All I know is that God will provide and I will realise my dream of the bakery.*
>
> *First and foremost have faith in what you are doing and put that faith to God because sometimes you find that situations become very very tricky and you feel that you can give up any time. Whenever you encounter such situations talk to the Lord about it and when you finish that talk with God somehow you find that you have the courage. You are encouraged to soldier on. You are given the courage that would improve that situation.*
>
> *We should have this attitude that God is going to bless the work of my hands. That is the mentality that one should adopt in business. Everything that I do I put it in line with the words of God because I trust God. Once you are able to do that you can also teach others because you will have a living example of yourself.*

Sometimes there is no direct interference to the business by the family but what is just lacking is support in whatever form. Lack of support leads women deeper and deeper into religion and in seeking divine intervention from the almighty. It is a form of support that never fails them and that never disappoints and neither judges, nor leads astray. The women suffer from lack of recognition, acceptance and support but they claim their entrepreneurial identity and their legitimacy as entrepreneurs.

Interaction of identities is not only at individual level but can also be present at the business level. These interactions can also be a source of possible conflicts between traditional social identities, professional identities and expectations of institutions. Some women entrepreneurs experienced difficulties in gaining access to bank loans. Undertaking identity work as an entrepreneur can be difficult under such circumstances because women entrepreneurs have to struggle against bankers who exercise a sort of power influencing their identity construction. This is a form of institutional identity regulation.

But these women entrepreneurs totally claim their entrepreneurial identities and learn to manage the situation by bootstrapping their entrepreneurial endeavours to waylay the funding gap. They learn to diversify their lines of business so as to have more than one source of income.

4.4 Interactions between identity work and identity regulations

Identity regulation emanates from different sources as family, social environment, or cultural context. Women entrepreneurs react in different ways to the different forms of identity regulation. These forms of identity are along a continuum from accepting conventional norms and social expectations and integrate them in self-identity or challenging them by accommodation or transformation, or in turn, by redefining and proposing new norms.

Within the Zimbabwean society, there are some age old traditional norms and beliefs that have stood the test of time. These are century old cultural traditions that are adhered to, but differ by locality. They are not written laws but are value systems passed on from generation to generation by word of mouth. There are doctrines that govern how a certain society lives and behaves within the parameters of the norms and beliefs. These conventionalities are self-governing and also self-reprimanding. They dictate what is expected from each individual from childhood right through to adulthood. In their identity work, women entrepreneurs cannot disregard the cultural context as it contributes to identity regulations in terms of norms, values and expectations.

4.5 Conforming to the model

Women entrepreneurs are exposed to social, cultural and family contexts and respond differently according to their prior experiences. Entrepreneurial conventions and social expectations are sometimes male gendered and used as a benchmark by these women entrepreneurs. Some of women entrepreneurs indubitably accept these and the social expectations to conform to these models and their requirements.

An illustration of norm acceptance is that some of the women entrepreneurs perceive themselves as authentic business owners only on registration of their companies. The country's company regulations impose such norms, and societal expectations dictate as such. Therefore, for them their new official registered status changes how they are viewed by others and subsequently their own perception of themselves. The official status is akin to attaining a public social recognition as an entrepreneur. Registering a company is a life changing momentous achievement that contributes to their identity work. Having a registered company seems to change an individual. There is a positive shift in mind set. After the registration, the women in the sample begin to think business, they become more business minded:

> *You start thinking of things that you never bothered to think about such as tenders and so forth. But because of a piece of paper you begin thinking differently. You start feeling like you have achieved so much. You start feeling like now I can, now I can.*
>
> *When you're running informally you don't see the need of building up a bigger company or having a bigger place. It had not clicked before that I needed a bigger place to be doing this on a larger scale.*
>
> *Even in the way I now do things, now I can even print business cards and ask people to distribute these for me and others come based on that.*

If you are registered you get access to bank loans, you get access to good business premises on a lease, without papers you sublet from someone, formalising would promote growth, as before we were subletting a very small place, if you are not registered you will have a problem of being confined to very small places from where it is very difficult to grow.

It is also like you do not have recognition as a business person if you are unregistered as a business.

How do you become respected as a business person when you open your mouth to sell your company? And you are asked a simple question, "Are you are registered company" and you say no. They'll probably say that so you are a 'fly-by-night company'.

To be recognised by others, in this case their customers, is another way of acknowledging oneself as an entrepreneur. It enhances one's identity. In this case, the identity work happens though recognition of others:

Besides that you also find that some customers only want to deal with the registered businesses. And that is the first question they will ask before anything else. Hence, my quest to register the company.

4.6 Challenging conventional norms and social expectations

Some women entrepreneurs challenge conventional norms and social expectations. The role of mother persists as a central element of the definition of what it means to be a woman. The women are not freed up from the traditional mother or wife roles expected of them, and that includes undertaking domestic duties, by the mere fact of being entrepreneurs. They face mounting pressure on their social identities of being mothers and entrepreneurial identities.

The coping strategy employed by the women entrepreneurs is to hire domestic help to delegate some of their domestic duties and thus help ease the pressure on the women, at the same time freeing up time to concentrate on their entrepreneurial duties. The women still remain overall in charge of the domestic sphere.

The hiring of domestic help was met with resistance for one of the women entrepreneurs. Her husband was resistant to change and found the presence of domestic help in the house as an invasion of privacy and total disregard of the norm. He also took it to mean that his wife was disregarding and discarding the traditional social identity of mother in favour of a new identity of entrepreneur:

...in the end I had to get a maid...initially he used to refuse to eat her food...but in the end he gave in because it was too much work for me

Some of the women also challenge the male gendered entrepreneurial conventional norms and social expectations being used as a benchmark and that perceives them as different from the entrepreneurship norm. Here the respondents talked about trusting their instincts even in their entrepreneurial endeavours and adopting more widespread views on decision making that

includes the more feminine aspects, such as, for example, including emotional aspects, following their passion, trust, empowering others, using empathy, multitasking, being attentive to their customers and working extra hard.

Some of the women entrepreneurs believed that if they had premonitions about something then it was prudent to follow that hunch even in entrepreneurially related matters. Quotations illustrating this include:

> *It is also important to listen to your sixth sense.*
>
> *It is like there is a voice telling me to do this and to do that. I work best this way and I have produced some excellent results that way some of which have even shocked me myself.*
>
> *Sometimes I think that in life, you have to choose to listen to the right voice. It is the voice you choose to listen too. It is about your conscience as a human being and what you want to be seen as at the end of the day.*

Working hard is something that comes naturally to the women in this sample. It is like second nature to them. They believe that by working hard you reap the benefits. They take it as given that it is their obligation to work hard for their family; that it is their duty as a mother to improve the life of their children, particularly when it comes to the day-to-day needs of their family, the aspects relating to food and shelter, education for their children. Women are more concerned with the operational aspects of the lives of their family; having learnt and been taught about working hard by their mothers or parental figures in their lives as they were growing up; having also been taught what is expected of them as mothers and as a woman by their own mothers or other parental figures. They then carry forth these behaviours into their adult lives and throughout all their endeavours, be it entrepreneurial or otherwise.

They have learnt and appreciated the fact that hard work bears fruit and that being self-employed coupled with working hard, has rich rewards.

Quotations illustrating this include:

> *And it is from that that I learnt that as a woman to have a decent living you must work hard.*
>
> *Really I told myself that in life I never want to be a beggar. And therefore I must work for a living.*
>
> *I said they will make a change in the family and I will work hard to see them through. If I tell you my son was the first one to go to university in this community. But it was not easy it was a difficult journey, one I said I will see through.*
>
> *I suppose it all comes from working hard and going the extra mile for my children.*
>
> *So that has been the story of my life. So you see my daughter got it from me that you have to work hard. You don't sleep if you want to succeed in life.*

When you are a woman don't sit, sell something.

They believe that when you are dependent on somebody, you do not progress much in life. They realise that they are better off weaning themselves from being dependent on anyone. Therefore one has to try to be an independent thinker. Quotations illustrating this include:

You don't need somebody to validate you, you are enough on your own.

But for most women what truly destroyed our spirits was over reliance on the male counterparts. Waiting for handouts from our male counterparts. Waiting for them to do or to make our decisions and to be the sole providers of the homes. But you will find that he can never fulfill all your needs and at the end of the day you feel as if you are being abused "ubona engathi uyancindezelwa". But instead you always find that you end up looking after him as well and you'll never look after yourself.

As a woman it is not right to be asking for everything.

So to be a business woman makes you a person who thinks differently, you're not like somebody who is … waiting for your husband to bring money home. You learn to be independent as a business woman. You make your own decisions.

They become more ambitious and determined to succeed, always pushing harder to outdo themselves, always striving to do their very best and achieve greater heights. Quotations illustrating this include:

I want to succeed as a woman, "ngifuna ukhupakama as a woman" (I want to excel as a woman). My business should not end where it is now where I am just known as someone who makes cakes only. I must also have a big shop that sells my products.

You crumble, you fall, you get scared and you will find that when the brave girl comes out you have nothing else and that will be the only option.

I have always told myself that no matter how difficult the going gets I will not give up no matter how tough the going gets I will not give up.

But I must admit this discussion has also helped me to see things in a different manner because at times you think you've got problems yet you don't. Because I have realised that I can do it.

Then that becomes the drive, 'ukuthi wena' (that you) what do you want in life. Who do you see yourself as. That is when you start to fight because you know that life is not certain. You can have a plate of food today and you cannot have a plate of food tomorrow. But how do you make sure that you always have a plate of food. That then becomes your force to succeed in life.

Personal growth occurs as the respondents learn more about themselves and discover their own capabilities and as they experience the entrepreneurial journey.

Women are resourceful; they try to have more than one source of income. Women believe that they have to undertake more than one endeavour. They believe in having multiple sources of *income to help them meet their mandates. Quotations illustrating this include:*

I have learnt that diversity is truly the spice of life. Don't stick to one project. Five projects will make you even better because you are five steps ahead.

And if I tell you sometimes don't even know how we managed to take children to university outside the country and how we manage to survive. Even though at times once in a while I go to South Africa to order merchandise for resale it is not enough to educate children.

I sell from Tupperware, from table charm and from Angels. I sell from all of these organisations as a way of raising funds and income for my children. And I know that on a day to day basis I'll put a plate of sadza (it is a stable food in Zimbabwe (also known as Pap, in South Africa)) on the table and there is no way my children will sleep hungry because I would have sold something somewhere before the end of the day. As it is, I'm selling hair food - I know I'll get more orders from these people. For example, if I do this I am going to make a R36 profit out of it. But I'm not going to pick up that R36 from the street. It goes a long way towards feeding my children.

When you are a woman don't sit, sell something. Put airtime in your handbag and in a taxi someone will say I don't have airtime. If they are looking for airtime, you take it out of your bag and sell it to them.

I said to myself people need morning shoes, people need the morning gowns and such things. So I started off selling those things. And amazing, people were excited people needed morning shoes. Then I diversified and I started selling clothes, bringing tops, jeans for guys and sneakers and so forth. It carried on like that. But that's not the only thing.

So we started off with a small supermarket we then expanded that supermarket and also started a small bakery at the back of that supermarket. As a result, we had two supermarkets a restaurant and a bakery. We worked hard to take our children to school as they were now at school going age.

The women in this sample are customer-centric. They realise the importance and significance of a customer to their businesses. They are accommodating to each and every customer. They place their customer's needs first above money. They derive more satisfaction in having a happy, content and satisfied customer that they do when they receive money from a customer. Quotations illustrating this include:

When I started this shop it was mainly for lingerie but I always have customers that come in looking for baby clothes, costumes, hats, jeans and some such things. So now I have decided to follow the wishes that customers want. What I do and sell would be dictated by customers.

Women are also driven to empower others and change to other people's lives. Driven to empower can also include empowering children to do good and to become better and different people. It includes teaching children to help the less fortunate; to appreciate working for a living; to empower children, especially a girl child, to be self-sufficient and not depend on any man; to empower the boy child to appreciate women and treat women with respect and dignity; it includes empowering women to start thinking differently to foster change. Quotations illustrating this include:

> *Life begins by helping out other people. Do not make money your main concern. It should be about somebody else and about the world that surrounds you.*
>
> *The inspiration is not the money aspect it is about helping other people to grow. That is what it is all about.*
>
> *Business is not just about making money, it is about helping other people, so if you help where you can it goes a long way in assisting the needy instead of just putting the few cents into your pocket. Doing the latter only benefits an individual whereas helping others benefits the community in the long run.*
>
> *For a woman in business it is not always about the money it is always about other people for a woman you don't only look at yourself and your family and saying when I make so much I want to buy this for myself I wanted to do this for my children but we always have extended family*
>
> *To be honest when you are in business you also need money, you also need to make money so it would be wrong to say I'm not into business to make money because money is needed to make the business, money is needed to help the next person those orphans we are talking about need money. So really money will be needed for all different reasons but note that, it is not the primary purpose of being in business. Business is there to help others not just you.*
>
> *I love people and this small business of mine makes me be in touch with people.*

Women in the sample were very willing to learn, very receptive to new things. They also appreciate the use of new technology as a learning tool and medium of communication. Learning is not only through formal conventional school. It can also be done through the myriad communication media available, such as television, internet and social media. The change in mind set also comes from watching programmes on television from which they saw how other like-minded people do business, so they begin using technology to advance themselves and their entrepreneurial activities. Here the women were challenging the conventional mode of learning. How they embrace technology is illustrated by the following quotations:

> I *believed it is also easy to learn these days it is not just about going to school you can also learn via television I always watch Cake Boss.*

I also watch Cake Boss on TV, and Charlie's Cake Angels from Cape Town also on TV. And when I see such programs on TV I feel challenged and I'd tell myself that I also wish to have such shops as an individual.

I watch a lot of these TV programmes, the secret millionaire, Ramsey's kitchen nightmares and I just wish he could come here to Zimbabwe to help us. They give advice on the best way forward I learn a lot from that. You know when we grew up we were always told that learning does not end. So that is what I believe in.

Then you can also register on Facebook and other platforms so that people can get to know of your existence and what you offer.

Evolving intentions of women entrepreneurs results in the realisation that the company can grow into something bigger and better. The women entrepreneurs change from being necessity entrepreneurs to being opportunity driven entrepreneurs, recognising the need to think and look beyond just satisfying their familial needs. The expectation is that women's entrepreneurial businesses do not grow but they challenge this norm. Quotations illustrating this include:

You realise the opportunities that now exist, that you can now do much more with your business, you realise that there is favour out there, which is something I was not aware of before going into business.

Now I'm actually looking at it and saying, I can grow it. It can grow big. It can actually be daily income because people need clothes for their sons.

Now I am thinking of how to make money, more money to realise my dreams. And be able to grow I have to find some other means besides making cakes to make money. Because now I am thinking of buying big ovens and big mixers. I am also thinking of employing more people and you also have to think of training them so that they do things the way you want them done. This is where I am now thinking deep on how I will be able to raise the money to realise my dreams.

I want to grow. I think it's because I am into full-time. In all when you are employed elsewhere you are always thinking process and some level but if you are self-employed and if you are into it full time you get to a certain level when you are thinking big and you tell yourself I want my business to grow. Your yesterday must not be to the same as your today you must have a story to tell.

My mindset is also changed I now think differently I am thinking of growing my business things that I never thought about. And I am even thinking of acquiring a place of my own where I can train people formally. I really have grown my mindset the childlike mindset is gone I now think differently. I have grown mentally because business makes you grow it makes you think, you do things differently.

But thank God, business is not easy. You just have to try whatever comes your way to survive. Come back after two years you will see how far I would have gone.

Already I have noticed an opportunity in that there are shortages of materials. Nobody is stopping me from getting into that business.

Even if they are thinking big they never veer off the family oriented track. As the business grows, they too grow at the same time, keeping their family needs in mind. The family needs must still be satisfied first, and then business later as before. As the economy changes, their intentions also evolve.

Evolving intentions were also brought about by the changing and deteriorating economic situation the country faced. It forced people to develop coping mechanisms and think of survival tactics to mitigate the economic crisis. In a way, women entrepreneurs were challenging the norm that they cannot and should not be make economic decisions. Quotations illustrating this include:

The economic situation tries to limit you. But you just have to keep dreaming. That's the only way you will manage to, even if you have dreamt you can manage to change and reach a kilometre or two of your dream. Because you have managed to give that leeway.

I started off this business, I used to work I was employed full-time. In the end I decided that enough was enough but this was also coupled with those economic issues that we were facing as a country that was the 2006 and 2007 era. That is when I decided to quit and concentrate on my own business.

The gown is made and shipped to the client. This helped tremendously during those difficult economic times as the clients paid in foreign currency also during the Zimbabwe (Zim) dollar era our clients from South Africa helped save the day, the South African clients paid in foreign currency or in kind by way of material as part of labour. The material would be used to make other dresses to help build stock

2005 – 2006 – 2007 were not good years, There came a point when if I paid rent and schools fees then all was well and that was enough, 2008 -2009 -2010 were not good years either but we survived (these were the economic meltdown years).

Had to go into other businesses like accessories to make ends meet, This helped to keep us in business and keep us going

So when the economic situation deteriorated in the mid 2000s I left employment I was already in my early 50s. And I never went back and that is when I decided to follow my dream and we registered this company.

You know I had been in that job for 25 years so really I was tired of the whole process of working and I was thinking of going elsewhere and I suppose what accelerated all that process was the economic situation.

4.7 Changing the rules

The women in the sample have different paths and experiences because they are at different stages in their life cycle. To get a more comprehensive picture of identity work, the life cycle of

these women must be considered. Some of these women entrepreneurs change and begin to question the conventional norms. This means that their identity work also changes as they progress in life:

> *What I have learnt is that you have to persevere, business requires perseverance it requires patience no matter how tough the going gets, get up and keep going. Don't lose focus. You will reap the benefits.*
>
> *I always had this dream but had not grown up then and I would keep on dreaming but never putting an effort to let that dream come true in real terms.*
>
> *As a person I have grown both socially and mentally because in that time the parameter of growth was not that much but now I feel that I am able to interact with people at all levels and ensure that I make an impact at each level that I interact with without any problems.*
>
> *I am now in a better frame of mind in a different space. I now have direction to know that I have to plough back into my business for it to grow, for it to become an appreciated business in that way I have really changed and I have really grown and I have learnt a lot.*
>
> *In a way I can say being in business has sharpened my mind.*
>
> *Since we registered the company there's been a lot of positive changes. Even the way I now speak to people there is a new confidence that I do not realize. You begin to speak a language that just draws people towards you.*
>
> *Ever since I registered my company there is a huge difference even in the way I now see things.*
>
> *Through all this process I have learned to be bold. Now I have to make sure I run after those people that owe me money I cannot just keep quiet. And now I can even control my workers. Now I have to make sure people come to work on time and they do the right thing because if they don't it affects me directly because this is my baby.*
>
> *Since I registered my business others say I have changed and I also believe that it is important to be presentable as a business person with the little that you have. And sometimes I behave as if I've arrived even if it's only in my dreams. You must start living the life for it to happen. Present yourself as what you want to be and to people who see you. Build that confidence in yourself so that people don't under estimate you. So that people appreciate you are someone who is going somewhere. You must create your own territory. When I come out going for a meeting I must look different, I must look presentable, I must dress up, look clean and be decent to be taken seriously. If you understand yourself then everyone else will understand you. You must make an entrance. Walk the talk.*

Image is key to your success. Building an image and maintaining that image is important.

I have grown as a person as well. You see when you come out of self-centredness that is maturity. You would have grown as a person. I have matured. People now look up to me, that is part of maturity. I've helped a lot of people in my life that is maturity. I am mature but I'm still growing.

But with time I stopped focusing on the problems I also became forceful.

Your thought processes change when you are in business you stop thinking like a worker. When you are working it is given that you start work at eight you finish at four. Then you carry on with your social life but when you are now in business you need to think like a business person we have to act like a business person in terms of timekeeping in terms of your behaviour, you just don't stop work at four you carry on even late into the night. You need to think business and think how you aim to grow it. It takes up most of your social life really, it does. That is the life of the business person. You don't behave like a lay person you need to manage your time effectively. You need to keep pushing everything all the time.

My mind set, has changed since I registered but it also comes with maturity. It comes with growing up and responsibility. You have to think broader. And now I have a little life that God has entrusted me with … You keep growing, your mind is continually having a shift.

I can be very comfortable in my own skin because of what I have gone through and what I have achieved.

The women entrepreneurs adopted the norms concerning what a business owner has to do. However, with time, the conditions of their life change, they have children. They stop thinking about themselves as individuals, in other words they refrain from the 'me-syndrome'. This means that a woman entrepreneur must not be selfish but should put the needs of her family and others first before herself. They begin to think of the collective. They stop thinking "I" but instead begin to think "us". Quotations illustrating this include:

My mind set, has changed…back then it was me and me alone and having to better me. What can I compensate for what I did not have; it was me, me, me. And now I have a little life that God has entrusted me with. That life needs to be disciplined, that life needs to be trained in a certain way, that life needs to be fed, talked to, loved in order to have happiness.

Because being a mother you are not looking at your family alone A mother will diversify and will be affected by other people that is a mother "ulesihelo uyazwela" (because of the labour pains she undergoes as a mother, she therefore feels for other people and easily understands their problems) she is affected by other people's issues and that is a mother. So when you are a real mother everyone is your child. Their problems become your problems.

If you place so much importance on money you will end up with the 'me syndrome' "unenge uchingoti inini inini" (it is always be about me, and me and me). In other words you become a selfish person and you forget about the other person you forget about your neighbour in need and that is not being business minded at all. Your main concern should be about somebody else and about the world that surrounds you. It should be about your family not about you.

Some of the women entrepreneurs decided to change the norms and the established rules by setting their own measures of success. They define success in their own terms instead of using the conventional "objective" measures of success. To women entrepreneurs, their measure or the meaning of success is based on their initial mandate into entrepreneurship. They went into business to better the lives of their families and others. So their bottom line is not monetary based but is based on the welfare of their family and that of others. The questions that they ask themselves are: have they fulfilled their mandate, have they improved the lives of their families and have they improved their lot? Quotations illustrating that measures of success are not monetary driven include:

You know if I tell you there's an old lady who lives nearby. Out of pity, I adopted that family. The other day the old lady passed a comment and saying, if you were to die today I don't know what I'll do with this family. I said to her I appreciate your prayers and thoughts they are enough for me, every time she prays for me I get blessed. That is enough for me and those blessings will take my children far.

Only the other day I made a birthday cake for this customer for one of his sons and this year he came back for another cake for his other son. You know I was so touched that I certainly should buy a present for this young man the fact that the father still wants to come back for another cake just meant a lot to me.

So this project is more for others than for me if I tell you that I really have not benefited anything financially that is from this particular project. The real value of this project I see it in the people that I have helped. The satisfaction I get from that is insurmountable.

There is nothing more fulfilling in life than blessing others. That is why you always want to be surrounded by people because when you do something for someone there is some satisfaction that goes into your spirit that cannot be understood. Opportunity is both ways, when you offer a service you must have someone smile, when you give a product out it must be something that someone will call for more. Because automatically you become that thing that is in short supply, the problem-solver. You will have solved someone else's problem.

I said that I wanted to see you being capped just so as to see the pictures to see the fruits of my labour. "ngifuna lami ukhutshayela owami umntwana umpururu njengabanye omama (I want ululate for my own child just like other mothers do)". My husband said that I was crazy to wish for such a thing but he just doesn't understand some of these things.

So having gone through that I had to go to the graduation as a part of self-fulfillment and realisation of a dream come true and sheer hard work.

Being able to take children to their schools of choice and to universities out of the country is success enough.

It is so gratifying when I make a dress that makes a difference in someone else's life. It is so fulfilling and you get that satisfaction and I also feel as if I was part of it.

And I can see the fruits of my teachings with most of them if not all of them have some sort of qualification. And I am happy about that. You must set your own standards and strive to reach those standards. You must do better than your parents.

When I see somebody that has improved themselves from the point that they register to the point that they graduate and appear to have learned something and are now a different person i.e. I value that so much I give myself a pat on the shoulders every time I see that.

These examples highlight how women transform in their identity work from acceptance of norms to changing of norms. The sources of identity regulation are family, the social and cultural contexts which establish how an entrepreneur is expected to behave.

4.8 Conclusion

The analysis of intersections contributes to the understanding of women entrepreneurs. The interpretive approach facilitated gaining important insights through women entrepreneurs' stories. Demonstrated were similarities and differences through which identity work is established for each woman. The women's self image is fashioned by social context, but these women are not victims of circumstances as they have the liberty to contribute to the construction of their own identity. The findings demonstrate that women construct their identity either by accepting, challenging and / or redefining conventional norms and social expectations.

Chapter 5 Discussion and Conclusion

5.1 Women entrepreneurs and identity

The study has analysed how Zimbabwean women entrepreneurs make sense of their subjective experiences and how the multiple intersecting and overlapping influences of culture and gender affect the construction of their identities.

The original intention of this research was to interview the woman entrepreneur and her significant others, such as her husband and any other individuals mentioned by her as being pivotal in the construction of her identity. Only one interview was held with the father of one of the women entrepreneurs. Otherwise it was not possible to interview the rest for various reasons. The woman entrepreneurs were the gatekeepers to their significant others and directly or indirectly gave excuses on behalf of their significant others (especially their husbands) and blocked access to their significant others. In some cases, the women entrepreneurs stated outright that their husbands would not participate as they had busy schedules, other women stated that their husbands were not interested in such 'things'.

The researcher noticed the change in stature when the request was made to the women entrepreneurs to interview their significant others. For example, some of the women would suddenly sit up straight, some would look away for a moment or two showing their discomfort and displeasure at the impeding prospects of having their husbands interviewed. It appeared the women entrepreneurs were not too keen to have their husbands interviewed. This happened many times until the researcher stopped making such requests. As a result, no husbands were interviewed.

Bruni and Perrotta's (2014) also encountered resistance from the female entrepreneurs to having their partners interviewed. Their study was based on mixed situations where a firm's management is shared between a woman and a man. The authors argue that the rationalisations provided by the female entrepreneurs for the inability of their significant others to avail themselves for interviews further draws attention to the division of roles where the man attends to manual and practical matters and where the woman is responsible for relational work, both in the family and the entrepreneurial endeavour. Bruni and Perrotta (2014, p. 112) contend that this "*can be interpreted as a first indication of the distribution of the roles in the family and of the gender role underpinning it*".

Here, the woman is drawing on her traditional gender role whereby she is responsible for the relational work at home and transfers this aspect to the business. The roles that women play in the household are as a result of historical and cultural expectations that determine the acceptable behaviour.

5.1.1 Family oriented

Family played a significant role in all of the participants' decisions. Their personal life was interconnected with their entrepreneurial endeavour as they were juggling family life and their

entrepreneurial life. This is in line with research showing that women are most likely to strike out on their own due to family considerations and flexibility (Dyer, 2003; Eddleston & Powell, 2012).

Their children were the catalyst into the entrepreneurial business and subsequent success, regardless of their motive into entrepreneurship. None of the women entrepreneurs interviewed expressed that children were in the way of their entrepreneurial success at all. Instead the children were the reason the women entrepreneurs had worked harder and harder and with increased determination to succeed. Having children changed the outlook the women had on life. They changed from their individualist tendencies to accommodate the presence of children in their lives. They transferred this stance into entrepreneurship, revealing that motherhood and entrepreneurship are integrated. The results from the research illustrate that the women entrepreneurs decided to refrain from the individualist 'I' and 'me' attitude to become successful in entrepreneurship, reflecting the deeply embedded pluralistic norm.

The findings from this study illustrate that the women entrepreneurs were seeking to maintain the family strategy (they harboured no desire to move away from their families), while at the same time, seeking economic independence in business. Maybe the difficulty (of moving away from a family strategy) lies in the way these women entrepreneurs were socialised. They not only consider it to be their duty, but their birth-right, to be fully responsible for all household duties. Even in instances where domestic help is employed, the women entrepreneurs are still the caretakers and overall in charge of the household - something in which they take pride.

Flexible time is important as women in developing countries rarely leave formal employment or work reduced hours in order to spend more time with their young growing family. Instead they might leave employment because it does not allow them to cater for all the familial (family's income) needs. They have to work even harder when they have children because of increased familial obligations regardless of their marital status. When it comes to issues of flexibility, the research results indicate that it is not flexibility in terms of the time to spend with the young family but it is the flexibility in terms of the freedom entrepreneurship accords the women to undertake multiple sources of income streams which they prize, that is, it allows them the flexibility to multi-task and thus undertake several cash-generating activities at the same time that boost their income and accord them the ability to fulfil their mandate. The multiple sources of income undertaken hedge one another so as to ensure a source of income from at least one of them one way or another. The flexibility element is applicable in that sense, to the women in developing countries, not in the sense of allowing more quality time to spend with their growing family. Their aim is to provide a better quality of life for their family which is something they will not be able to do if they remain employees.

5.1.2 Coping strategies

The key components of decision-making for women in this study are traditional values. Learning to effectively manage relationships and devising strategies to be entrepreneurial keeps their value system intact without compromising traditional values. The study results confirm previous research (Welsch, Welsch & Hewerdine, 2008; Diaz Garcia & Welter, 2011; Chasserio *et al.*, 2014) finding that women entrepreneurs devise coping strategies to find ways of managing their

cultural perceptions of motherhood and femininity within the structural constraints that permit them to be entrepreneurial. The coping strategies utilised by the women are situation dependant. The strategies devised depict how they made sense of the challenges they faced which points to the importance of taking the views of the participants when studying phenomena.

Another finding was that women entrepreneurs are utilising the internet for the purposes of education, marketing and networking. They also utilise pay television as a learning tool. One of the coping strategies of the women entrepreneurs in this study included hiring domestic help to assist with most of the domestic chores.

The results from this research reveal that the women entrepreneurs were in joint ownership with their husbands, but did not rely on their husband for any of their entrepreneurial decisions. Being in joint ownership added no tangible value to their entrepreneurial business. This was also a coping strategy used by women as a way of managing relationships between themselves and their controlling husbands who would not otherwise permit them to be entrepreneurial.

Women's adaptation strategies for coping with constraints have included seeking solace from the Almighty in the absence of tangible support structures, such as from family and friends. All the women interviewed had the unwavering belief that the Almighty would never fail them. The Almighty was support enough as they expected no other support.

The study findings depict that lack of access to capital was not seen as an insurmountable challenge by the women entrepreneurs. The women entrepreneurs in the study bootstrapped their entrepreneurial endeavours, that is, they used their own savings to start and sustain their businesses and used retained earnings to expand their enterprises where applicable. One of the women entrepreneurs employed an adaptive strategy to overcome the challenge of borrowing, that is, she capitalised on down payments in the form of deposits made by a customer to propel her businesses forward. The results indicate that the women entrepreneurs played an active role in managing and improving their financial positions through the selection of appropriate entrepreneurial finance strategies. This highlights that "*financial bootstrapping is driven by the entrepreneurs as it entails the entrepreneurs' decisions and creative means in managing their financial needs*" (Lam, 2010, p. 274). The cash-constrained women entrepreneurs utilised their limited resources to realise some intermediate objective as a financial strategy (Schwienbacher, 2007).

The initial mandate for women entrepreneurs when they decided to embark on their entrepreneurial venture may not have been to grow their businesses, but to satisfy a need that had arisen (a catalyst event). Growth may not have been in the picture. Results from the research show that growth intentions were a result of their sheer hard work. The women entrepreneurs had to make a conscious decision to pursue growth or not. Therefore the results agree in part with the conclusion drawn by Mboko and Smith-Hunter (2009, p. 167) that women entrepreneurs '*have strong entrepreneurial competence*' but not so much with the conclusion drawn that the women entrepreneurs '*lack the ability to develop their firms to their full potential*'. Women entrepreneurs' intentions change from those of just utilising the entrepreneurial

endeavour for providing for her family to include a growth oriented outlook because of increased awareness and knowledge of the business environment.

5.1.3 Measures of success

Literature reports (Fisher, Maritz & Lobo, 2014; Weber & Geneste, 2014) that entrepreneurial success is a phenomenon typified by the fulfilment of a mandate as perceived by the entrepreneur. The implication is that since a woman entrepreneur chooses her entrepreneurial path, she determines what her measure of success will be. The women entrepreneurs were less concerned about monetary rewards and more concerned with increased opportunities to fulfil their vocational need by meeting familial needs. This might help explain why Nyamwanza *et al.* (2012) found that women entrepreneurs used less of their money raised to fund the business, and most for other expenses not related to business. For the women entrepreneurs interviewed making money was not the primary motivator into entrepreneurship.

The results from this research show an apparent need to include non-financial success measures when dealing with female entrepreneurs. Women entrepreneurs put more emphasis on less measurable objectives which included helping others, providing employment to the less privileged, on building a reputation, product and service quality. For the women entrepreneurs, being seen as role models for other women had positive effects on their evolving identity. Such non-pecuniary objectives should be acknowledged and valued as part of growth objectives. This gives support to the call that women entrepreneurial success should not be measured in pecuniary terms only (Marlow & Strange, 1994; De Bruin *et al.*, 2007; Brush *et al.*, 2009; Amoako-Kwakye, 2012; Costin, 2012; McGowan *et al.*, 2012; Marlow & McAdam, 2013; Weber & Geneste, 2014). Furthermore, that the intentions of the women entrepreneur, that is, her initial mandate, should be considered when assessing the progress of her entrepreneurial endeavour and should not be based only on “bottom line” assessments.

Contrary to previous research findings (Ekinsmyth, 2013), the women entrepreneurs in this research did not start their home-based businesses to be around their children and thus spend more quality time with them. They started their entrepreneurial endeavours at home for various reasons, some of which include lack of adequate documentation (no registration papers) to enable them to rent commercial space as they would have initiated their business in the informal sector; and trying out a business to ascertain its feasibility, amongst others.

5.1.4 Identity

The findings from this study support the argument of Al-Dajani and Marlow (2013) that motives may change with time as an individual’s familial obligations change. For this research, there were not many female role models for these women entrepreneurs, and not much in the line of business support or peer mentoring. As for micro-finance, the interest rates were such a deterrent that most women entrepreneurs never really considered micro financing their entrepreneurial endeavours. Instead these women were self-empowered through increased awareness and knowledge of the business environment that led the women entrepreneurs to formalise their entrepreneurial endeavours.

Registering the business seems to further motivate the woman entrepreneurs. Their intentions evolved as they realised their potential to take the business to the next level (to grow the business). Besides increased exposure, familial needs changed as the children moved out of the nest, fostering a change in intentions because of the changing circumstances.

The changing of needs satisfaction can be better explained by using Maslow's hierarchy of needs. Maslow (1943) argues that a person is inspired by unfulfilled needs. These needs are organised in the order in which earlier lower level needs must be satisfied before a higher level need will be demanded. Maslow (1943, p. 375) suggests that "*...a want that is satisfied is no longer a want*". The basic need hierarchy has five levels. The bottom level of the hierarchy is where physiological needs, such as hunger satisfaction, are found. At the second level are safety needs, at the third level are love needs, fourth level are esteem needs and the fifth and last level is the need for self-actualisation. The need for self-actualisation will inspire an individual to persist even after the earlier levels (needs) have been achieved. "*This tendency might be phrased as the desire to become more and more than what one is, to become everything that one is capable of becoming*" (Maslow, 1943, p. 382).

When the women entrepreneurs embark on their entrepreneurial journey, they are motivated by the first level physiological need. The need to satisfy the needs of their children, being able to put food on the table, take children to school, provide clothing and shelter for their children. The first three levels are distinct but can occur simultaneously. Food and shelter (level 1) must be provided in a safe and protected environment (level 2). Whilst she is satisfying level 1 and 2, she is showing love and attention to her children (level 3). It is not always a linear occurrence and therefore the needs satisfaction is not linear. That is, intentions may change before the previous need is satisfied. The first three levels is where the women entrepreneur is satisfying or putting the needs of others first before hers. If levels 1 to 3 are not satisfied, then chances are level 4 and 5 will not materialise. If she does not satisfactorily fulfil the mandates of her entrepreneurial endeavours, she will remain in the first three levels. It implies that the entrepreneurial endeavour is not performing well enough or is performing just well enough to just fulfil her mandate.

The simultaneous occurrence of level 1-3 agrees with previous empirical studies that gave evidence to the effect that a need at a higher level could be considered even before a lower level need has been satisfied (Dalborg & von Friedrichs, 2012).

The length of time she will spend just satisfying the basic needs of her family (level 1-3) depends on her entrepreneurial prowess. This implies that if the endeavour is exceeding targets, it can be moved to the next level, which is that of growth. If such a scenario materialises, she would have been enterprising. All three levels must be satisfied before she can move to the esteem level or eventually, to the last level. The last two levels are where she begins to take more cognisance of herself and reflects on the journey thus far. It is about the discovery of self, a discovery of innate abilities awoken by being entrepreneurial. The last two levels are more about herself than they are about the family. The 'can do more' attitude comes to the fore. She realises she has the capability to do so much more. Her intentions change from that of just utilising the entrepreneurial endeavour of providing for her family to a growth oriented

outlook. There is a shift in mind-set. The shift in mind-set is a shift in social identity (Love *et al.*, 2015).

Booysen (2007b) considers this shift in mind-set as a crisis. The author argues that "*this crisis is a sense of loss of the rich meaningful content of old internalised forms of social identification and socialisation, and the search for new forms that meet the individual's basic need for meaning and adaptation to changing social realities*" (Booysen, 2007b, p. 1). This shift in individual social identities necessitates the requirement to examine the construct of group identity (Love *et al.*, 2015). Recently, Carrim and Nkomo (2016, p. 274) concluded that "*identity formation is an iterative process of reconstructing and renegotiating aspects of the multiple sources of one's identity over the life course*".

Women entrepreneurs deal with a network of sometimes interconnecting social identities, traditional social identities and entrepreneurial identities in their entrepreneurial activities. The entrepreneurial identity of these women entrepreneurs was enriched by their other social experiences. The results also confirm that there are positive overlaps between entrepreneurial identities and social identities as alluded to by Chasserio *et al.* (2014).Their ability to handle and effectively manage the diverse identities shows how entrepreneurial activities are entwined with their personal and social lives, challenging the perception of entrepreneurs being detached from social contingencies (Chasserio *et al.*, 2014). The study results confirm that the social experiences of the women entrepreneurs enhanced their entrepreneurial identities (Chasserio *et al.*, 2014). As their identity evolves, their personality develops.

All of the participants, without exception, described their childhood experiences at length, and attributed where they are today to their experiences as they were growing up. Therefore for the understanding of the experiences of women entrepreneurs in this study, it was important to explore the power culture has over beliefs and practices that inform the individual behaviours and accordingly, their self-identity. These practices and beliefs were interwoven in the participant's lives and how they behaved, felt, thought, and construed the world around them. Women entrepreneurs also carry these into their entrepreneurial endeavours because they cannot just discard or shake them off at will.

The culture lens provided different insights into how women make sense of the entrepreneurial identities that stem from the intersection of culture and gender. The research findings indicate that the women have unique cultural life experiences that influence their entrepreneurial activities. Women entrepreneurial experiences are broader and more complex than just identifying as an entrepreneur. The women's values and identities revealed embedded enterprising values, such as a focus on intuition, and a focus on customer satisfaction and product quality. These women attempt to overcome gendered assumptions that the masculine business context marks them as different from the entrepreneurship norm. Here, women view their 'other' ranking in entrepreneurship as an opportunity to revise common practices and assumptions (Binns, 2008; Welsch *et al.*, 2008; Diaz Garcia & Welter, 2011). This makes women agents of social change. Women develop coping strategies to manage the many roles showing the ways in which their entrepreneurial activities are entwined with their personal and social lives. Various meanings of femininity are constructed in the Zimbabwean context with

regards to the entrepreneurial identity. As in Essers and Benschop (2007) and Chasserio *et al.* (2014), this research found that some women conform considerably to the norms and value expectations of culture in their lives and act in accordance with social expectations as entrepreneurs, mothers, or wives for instance. Others accommodate norms, balancing conflicting norms. While other women develop new ways of being entrepreneurs; they reject established norms and invent different definitions of what it means to be an entrepreneur.

Some of the women interviewed assumed that they no longer adhered to cultural norms. Surprisingly, they inadvertently reverted to traditional gender roles while they stated that they have modernised. The behaviour and attitude of those that assumed modernity was no different from those that openly espoused allegiance to traditional beliefs. This behaviour reflects the die-hard nature of some cultural norms, at the same time highlighting the difficulty of discarding the cultural norms into which one would have been socialised.

The women entrepreneurs' belief in the Almighty indicates the complexity of their entrepreneurial identities. The women endeavoured to simultaneously merge their entrepreneurial endeavours, religious beliefs and identities to bring another dimension to the already complex identity work. These religious beliefs are significant to how they approach and perform their entrepreneurial endeavours. This warrants the need to further understand and recognise the value of religious influences and how they shape women entrepreneurship.

The intersection of gender with cultural norms and religious tradition that requires the adherence to certain behaviours and practices by women further reinforces the perpetuation of those cultural norms and rules. When studying women entrepreneurs, it is essential to consider their personal and family contexts, the stage where they are in their lives. Their relationship with institutions such as family and financial institutions, for example, must also be considered in the analysis (Chasserio *et al.*, 2014). All these different aspects of their lives interrelate to impact on the evolving entrepreneurial identity. These simultaneously result in empowering and constraining identities. That is why Nadin (2007) emphasised the importance of context in order to understand how women entrepreneurs construct their identities. The results also indicate the continuous evolution in the configurations of intersections (Chasserio *et al.*, 2014; Kasperova & Kitching, 2014). The results point to the fact that social identities are products of both history and the present meaning that social identities are social, but at the same time, individual. None are static or predictive but are deep-rooted, fluid and socially structured through interaction, revealing the dynamic nature of identity construction.

The study did not utilise an intersectional framework in its entirety, but instead, borrowed from intersectional framework aspects (Diaz Garcia & Welter, 2011; Chasserio *et al.*, 2014) that are relevant to the study. This includes taking into account that social identities do not exist independently from each other, but continuously intersect and interact with each other. This means that at any given time, women can simultaneously exhibit a number of identities (Chasserio *et al.*, 2014; Love *et al.*, 2015). The intersection between the social identities of being a mother and being an entrepreneur is not static. What is also reflected upon is that as women entrepreneurs' age and experiences change, so do their social and entrepreneurial

identities and consequently, the intersections amongst these identities, depicting social identity salience and the shifting nature of social identity.

The concept of intersectionality assumed here assists in exploring and discovering how identities are situationally and dynamically constructed in intricate social relations (Dill, McLaughlin & Nieves, 2007). The women entrepreneurs expressed their entrepreneurial identities within a cultural context, at the same time accentuating other social identities related to their family roles as wives, mothers, and daughters. The construction of new identities is driven to some extent by the desire to support their families and communities. Social identities, specifically entrepreneurial identities, and traditional social identities of women exhibit conflicting dimensions (Diaz Garcia & Welter, 2011; Chasserio *et al.*, 2014). Positive and constructive overlaps between entrepreneurial identities and social identities are possible (Chasserio *et al.*, 2014). It was possible to identify the multiple entrepreneurial identities of the women within an entrepreneurial context and how an entrepreneurial identity interconnects with gendered identities. Further, the study has established how these identities are dynamic and fluidly co-configured.

Social identity theory presumes that social actors are born into pre-existing social arrangements with pre-existing social boundaries to differentially apportion power and status to the same groups (Tajfel, 1978). Based on the fact that the structure of marriage in Zimbabwe is in the form of a relationship between families, not individuals, this means that traditional social identities for women in the country (and many developing countries) are related to both the private sphere and the public sphere. The structure of marriage in Zimbabwe (and many developing countries) is in the form of a relationship between families, not individuals (Chamlee-Wright, 1997; Forson, 2013). So a woman entrepreneur faces pressure, that is, she is answerable to a multitude of controlling cultural sources - her spouse, her children, her family (nuclear and extended), the spouse's family (nuclear and extended), family friends and community (especially church community where applicable). "*... the intensity of the pressure is multiplied in a way that many non-African women would not comprehend*" (Forson, 2013, p. 469). That is the reality of female entrepreneurs in a developing country. Women may appear to have 'modernised' nowadays and at face value, they do not face these pressures, but the reality is different.

Social identity theory (SIT) was useful to help comprehend the phenomena of the diverse experiences of women entrepreneurs with multiple identities. Using SIT helped expound the interaction between and integration of individual and group identities (Love *et al.*, 2015). Furthering the understanding of the women entrepreneurs' experiences and knowledge within the context of a group is enhanced through the use of Social identity theory.

The results from this research reveal the dynamic interaction between identities and categories of differences and the institutionalised processes and systems by which they are configured and reconfigured over time (Dhamoon, 2011; Chasserio *et al.*, 2014; Kasperova & Kitching, 2014). These processes and practices were salient throughout the women entrepreneur's lives. This not only has an effect on the identity work the women entrepreneurs do in their families and

communities (Mehrotra & Calasanti, 2010), but influenced what it means to be a woman entrepreneur in a developing country, highlighting the fluidity of identity construction.

The results from the study indicate the women entrepreneurs are mostly high identifiers (in groups) even though they professed otherwise (they stated that they modernised and were therefore unaffected by cultural norms). It did matter to the women what the community thought of them and it was important to be held in high esteem by the community. Group belongingness ranked high in the lives of the women entrepreneurs. High identifiers are more highly influenced by the group characteristics than are low identifiers and their behaviour is mainly a function of social norms. As high identifiers, they were engaged in activities aimed at maintaining a good social identity and showed loyalty to each of the groups with which they identified. Being a member in good standing with the group was perceived as positively contributing to each of the women entrepreneur's self image. As Van Vugt and Hart (2004) found, high identifiers are unlikely to leave the group, even when there are plausible reasons for doing so.

When examining the women's narrations, it was difficult to differentiate micro level factors from macro level factors. This highlights the intricacy and interconnectedness of factors influencing women entrepreneurship experiences in a particular context. The findings of this research confirm previous research (Mirchandani, 1999; Ahl, 2006; De Bruin *et al.*, 2007; Brush *et al.*, 2009; Jamali, 2009; Hughes *et al.*, 2012) which showed how interrelated the micro, meso and macro level factors are when reviewing the experiences of women entrepreneurs. It also shows the applicability of an relational framework integrating multiple levels of analysis as proposed by Syed and Ozbilgin (2009) which emphasises the embeddedness of female entrepreneurship in both micro and macro environments.

The research findings show that women entrepreneurs experienced multilayered challenges emanating from several sources in their environment (Jamali, 2009). At the macro level women were challenged by a lack of female role models and faced competition in male-dominated industries. It was difficult to differentiate women's motivations from macro level push factors such as economic stagnation and the need for double income families. At this level that women faced resistance from financial institutions and lacked support from family (Baughn *et al.*, 2006; Gaëlle & Keiko, 2015).

It was difficult to differentiate women's motivation from meso-level push factors relating to glass ceiling effects (Jamali, 2009). The setbacks and discrimination experienced in previous jobs had propelled a few of the women entrepreneurs into entrepreneurship (Orhan & Scott, 2001; Walker, Wang & Redmond, 2008; Ezzedeen & Zikic, 2012).

At the micro level the women struggled with pressure to conform to their gender identity and to dedicate themselves to work or family. It was difficult to differentiate women's entrepreneurial identities from the prevailing societal norms and expectations (Jamali, 2009; Ettl & Welter, 2012). All of the women entrepreneurs appear to have embraced the caretaker role expectations, resulting in some of them harbouring feelings of guilt when engaging in entrepreneurial activities regardless of their aspirations and determination.

These various push factors coexisted with specific pull factors including micro level personal characteristics, orientations and the need to manage their own careers, the need to help others and the need to balance family and work. The findings therefore underpin the usefulness of considering the women's entrepreneurial experiences within a holistic interrelated system (Brush *et al.*, 2009; Jamali, 2009; Hughes *et al.*, 2012), highlighting how the interaction of factors at different levels shapes identities. The women entrepreneurs' strategies to adapt to different identities show the manner in which their entrepreneurial endeavours are entwined with their personal and social lives.

5.2 Theoretical implications

The research findings are significant in terms of theoretical and practical implications as they contribute to ideas in the fields of gender and entrepreneurship; organisational psychology and business leadership. This study challenges dominant theoretical frameworks which depict entrepreneurship as an individualistic, Western endeavour marked with masculine norms. The research results demonstrate that there is a need to view entrepreneurship in other contexts, such as in the context emphasised by gendered practices, cultural norms and religious beliefs. There is a need to shift focus away from gender and entrepreneurship towards identity and culture as a foundation for analysing women's role in the informal and formal economy, the reason being, family and community rather than individualism, remain compelling drivers for entrepreneurship for women.

Through the application of the culture as a lens combined with a social constructivist methodology, the findings of this study reframe how we research and theorise entrepreneurship. By utilising a social constructivist perspective, the research portrays the multiple realities and negotiated identities of women entrepreneurs and the underlying values of entrepreneurship in novel ways. This contributes to the incremental understanding of women entrepreneurship.

Women entrepreneurs in this research structure entrepreneurship as embracing values of restraint as opposed to the perspectives that structure an individualistic and wealth oriented culture as important to entrepreneurship, especially in Western countries (Mueller & Thomas, 2000). Zimbabwean women entrepreneurs utilise collectivism to inform the entrepreneurial activities.

The wisdom gained during childhood (that is, the lessons learnt at the feet of their mothers) and the ensuing focus on family, indicates a compelling driver for local economic growth seldom considered in entrepreneurship literature. Given the existing deliberations on the role of entrepreneurship as the ultimate solution to unemployment, this finding seems worth exploring in future research.

Hofstede and Hofstede (2015) report the Long-Term Orientation (LTO) (aka Future Orientation in the Globe study) as an insignificant 15 out of a possible 100. According to Nyamwanza *et al.* (2012, p. 100) Zimbabwean women entrepreneurs show "*short-term focus and situational reactivity*". Arriving at such a result depends on the unit of measure used. If measures of success are to be based on non-pecuniary measures, as indicated by the women entrepreneurs in this study, the results could well be different. Conversations with women reveal that women

entrepreneurs do have a long term focus but that the growth of their enterprises will not be at the expense of their families. This reinforces the suggestion that when studying women entrepreneurs, it is imperative to consider their personal and family contexts, the stage they are in their life cycle, their relationship with institutions (such as family, banks and some such activity sectors) (Chasserio *et al.*, 2014).

Hofstede and the Globe culture models are applicable at country levels of analysis and not at the individual or organisational levels of analysis. The applicability of these models are questioned by scholars, including Venaik and Brewer (2013, p. 479), who recommend that academics should proceed with

> "*caution in using Hofstede and Globe national culture models until the dimensions are refined through further academic research to ensure greater clarity, precision and congruence among the culture constructs and the definitions, and the terms to measure these constructs*".

5.3 Practical implications

Governmental policies will be unable to address the particular needs and interests of women entrepreneurs without understanding how women perceive their entrepreneurial values. To help government gather the appropriate data, women's entrepreneurship research must be focused on approaches that highlight the experiences of women entrepreneurs rather than focus on trait based approaches that highlight the characteristics of what makes a successful entrepreneur.

Constraints articulated by women entrepreneurs and related work-life balance issues revealed by the intersections among the social identities demonstrate the need for financial and support services for women entrepreneurs and the need to reassess training programmes for women entrepreneurs.

The findings on intersection among social identities offer the possibility to re-evaluate the content of entrepreneurship training for women entrepreneurs. The content of women entrepreneurship training has to consider the realities of women entrepreneurs, that is, specific challenges of women entrepreneurs, and should assist the women to appreciate how they can address such concerns. The findings emphasise the significance of adopting a holistic view of life so as to better understand all the intricacies of women entrepreneurs.

5.4 Limitations of the study

A limitation of the study is the unstructured method of participant selection and fact that the respondents were located in only two cities of the country. Many of the women were based in the vicinity of the capital city (Harare) and the second largest city (Bulawayo) and the experiences of women in the smaller cities and rural areas were not captured. The implication is that the results cannot be generalised to a wider population, even though they are likely to have wider applicability and relevance in the country and in other developing countries. The unique perceptions and experiences of the women entrepreneurs are actually strengths of the study rather a limitation, in that their uniqueness contributed to the variety of perspectives and emerging themes in the analysis of the data.

Storytelling has its limitations. The entrepreneur is never the sole author of his or her story since narratives are always contingent on the available scripts of a given historical period and subject to conversational positioning (Davies & Harre, 1990). In addition, the data collected may have generated a social desirability bias (Jamali, 2009) where there is a high possibility for respondents to respond in a manner that generates positive impressions of themselves.

The research participants were Black Zimbabwean women entrepreneurs. There is a need to undertake comparative studies with different groups of women entrepreneurs in order to examine intergroup differences as regards context and culture (Chasserio *et al.*, 2014).

The study limitations suggest the implications for future research. Therefore a large scale longitudinal study of women entrepreneurial endeavours would be essential to validate the research results to a wider populace.

5.5 Future studies

It would be fruitful for future research to investigate women entrepreneurs from other communities in Zimbabwe, e.g., Whites, Indians, Chinese and other foreign nationals residing in Zimbabwe from other developing countries, plying their trade in the country given that this research did not include them. It is important to examine how their experiences and identities compare or contrast with those of the Black Zimbabwean women entrepreneurs studied.

The circumstances of women vary according to national context, therefore future research looking into a cross-cultural analysis of women entrepreneurs in different countries and different settings, would be fruitful.

Considering that some women set up their own norms, it would be interesting to conduct comparative studies with men entrepreneurs using these female-based norms as yardsticks.

A better understanding of the role of the women entrepreneurs in bootstrapping is important but not widely analysed through empirical studies. Few studies have explored the role the environment plays in the relationship between demand, supply and the creation of entrepreneurial finance in women entrepreneurship in developing countries. Future studies have the potential to generate insightful findings to contribute to this under-researched area.

The study highlights the important aspects of interactions with others (people and institutions). Few studies have explored the stories of the spouses of women entrepreneurs in developing countries. In light of this, the supportive roles of spouses for these women entrepreneurs need to be explored further through empirical studies.

Women entrepreneurs evolve in their construal of social norms and in their understanding of what it means to be an entrepreneur at the different phases of their lives. It would be worthy to note the ways in which women entrepreneurs evolve as women entrepreneurs in a developing country perspective in future longitudinal studies.

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Appendix A - Research Instruments

INTERVIEW GUIDE: WOMAN ENTREPRENEUR

Date :

Identifier code :

The starting point will be:

Please tell me about yourself and what it was like moving from the informal sector to the formal one . .

Further probing will depend on how the interview progresses and could include probes such as:

Tell me more about.....

What was really important to you . .?

How did you approach the transition?

What was the most difficult thing to handle?

What was surprisingly easy?

And what happened after that . .?

How did that feel when....?

How did you handle that?

How did you get there?

Why did you get there?

Who helped you cross that hurdle ? How did they help you?

How did you ask for help?

Why did you approach that person?

Who acted as your role models?

What made you laugh, sad....

What did you learn about yourself?

etc

INTERVIEW GUIDE: "SIGNIFICANT OTHER"

Date :

Relation to Entrepreneur :

Identifier code :

Please tell me the story of how X (woman entrepreneur) made the move from the informal sector to the formal sector . ..

Followed by similar probes as those put to the entrepreneur herself, as appropriate to the narrative / conversation

OBSERVATION GUIDE

Date:

Identifier code :

Time From:

To:

Number of Employees:

- Business
- General appearance of the business: neatness, cleanliness.
- Description of the physical building
- What equipment is there?
- What stock is there and how is it stored?
- Advertising used – signs, flyers, etc?
- Workers
- Physical appearance of the workers: cleanliness, uniforms or not?
- How are customers treated, how do employees approach customers?
- Interactions of employee and employer.
- Finance
- Where the money is kept after selling of goods and/or services.
- Who receives the money?
- How is the money recorded?
- Business Functioning
- How are the items wrapped up if it is a shop?
- Customers emotions when they leave?
- How do the women entrepreneurs behave when they do not have customers?
- Their networking with other women entrepreneurs?
- Their relationship with their family members who visit the business area.
- How they close the business:
- Locking up
- Stock – where is it taken to or left
- Cash reconciliation.

Appendix B - Covering letter

Cover letter

Dear Respondent

I am a PhD student at The University of the Witwatersrand. I would like to interview you for my study that seeks to explore your lived experiences as a women entrepreneur as you transitioned from the informal economy to the formal economy.

The research process will consist of in-depth interviews and observations with you as the women entrepreneur. Subsequently with your permission, I will interview people whom you identify as important to your development as an entrepreneur. The aim of this research is to distil from the lived experiences themes and thus build theory emerging from the phenomenon of the women entrepreneur.

By signing the attached sheet you make yourself available for such an interview at your place of work at a time that is convenient to you.

Your identity will remain unknown to all others during the entire stage of the study and the information disclosed during our conversations will be analysed in the strictest of confidence.

I attach my contact details should you wish to contact me to clarify any details.

Yours faithfully

Nomusa B. Mazonde

PhD Student

Wits Business School

074 773 5253 or 071 363 2035

Appendix C - Participant Information Sheet (Woman Entrepreneur)

Participant Information Sheet (Woman entrepreneur)

Dear .....

You are cordially invited to participate in a PhD study. The purpose of this study is to understand your experiences as a women entrepreneur as you transitioned from the informal economy to the formal economy in two Zimbabwe cities of Bulawayo and Harare. Its intention is to discover the meaning ascribed to the lived experience during the shift.

This study involves a series of face-to-face in-depth conversations and observations with you as the woman entrepreneur and your lived experience through the transition. Permission is also sought from you to have face-to-face conversations with individuals mentioned by yourself, if any, who have played a significant role in your entrepreneurial endeavours.

Through the conversations, observations and analyses thereof, it is intended to elicit themes for conceptions of women entrepreneurs and entrepreneurship that may be reported as findings from the study. It is hoped that through your participation, the study will derive a comprehensive body of knowledge on which to base its theory on women entrepreneurs. The results of this research may also be published at a future date.

Please note that, participation in this study will not amount to financial benefits. Your participation is voluntary and declining to participate in this study will not amount to penalty or loss of any benefits. You are also free to withdraw as a participant at any time without fear or prejudice.

The transcripts and analysis thereof will be dealt with in strictest of confidence. Your identity will be kept confidential.

The maximum duration of conversation will be determined by how much as a participant you are willing to share with me but is scheduled to be one or two hours. It is requested that you share your lived experience as fully, as honestly and as openly as possible. These conversations will be recorded with your prior consent, for data capturing purposes to be analysed at a later stage. If you do not consent to the recording, notes will be taken instead. The conversations will be transcribed verbatim.

There will be two observations, one during the peak period and the other during slack period of the business. The time of each observation period will be mutually agreed.

Thank you in advance for your willingness to participate in this study.

My contact details as well as for my supervisors are as follows should you have any queries:

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Appendix D - Participant Information Sheet (Significant others)

Participant Information Sheet (Significant others)

Dear .....

You are cordially invited to participate in a PhD study. You were mentioned by one of my participants (name supplied) as having played a significant role in their entrepreneurial experience. The purpose of this study is to understand her experiences as a women entrepreneur as she transitioned from the informal economy to the formal economy. Its intention is to discover the meaning ascribed to the lived experience during the shift.

This study involves a series of face-to-face conversations with you as significant role model to the woman entrepreneur and her lived experience through the transition.

Through the conversations and analyses thereof, it is intended to elicit themes for conceptions of women entrepreneurs and entrepreneurship that may be reported as findings from the study. It is hoped that through your participation, the study will derive a comprehensive body of knowledge on which to base it theory of women entrepreneurs. The results of this research may also be published at a future date.

Please note that, participation in this study will not amount to financial benefits. Your participation is voluntary and declining to participate in this study will not amount to penalty. You are also free to withdraw as a participant at any time without fear or prejudice.

The transcripts and analysis thereof will be dealt with in strictest of confidence. Your identity will be kept confidential.

The maximum duration of conversation will be determined by how much as a participant you are willing to share but is scheduled to be one or two hours. It is requested that you share your lived experience as fully, as honestly and as openly as possible. These conversations will be recorded with your prior consent, for data capturing purposes to be analysed at a later stage. If you do not consent to the recording, notes will be taken instead. The conversations will be transcribed verbatim.

Thank you in advance for your willingness to participate in this study.

My contact details as well as for my supervisors are as follows should you have any queries:

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Appendix E - Formal Consent Form (Woman entrepreneur)

Formal Consent form (Woman entrepreneur)

I ..... willingly consent to participate in the study to understand the lived experiences of women entrepreneurs as they transition to the formal economy.

I have read and understood the participant information sheet availed to me which explains the study and what is involved. I have also understood that there are no benefits whatever for participating in the study.

I understand that the research is being undertaken for the purposes of a PhD study at the University of the Witwatersrand and that I voluntarily agree to participant in the study. I also understand that I am free to withdraw from being a participant in the study at any time.

I do give permission to record the interviews for data capturing purposes. These recordings will be used for the purposes of analysis during the data analysis stage of the research process. All recordings and transcripts will be stored and locked away in a locked cabinet at all times and will be destroyed after the results are out.

I am aware that the information disclosed during the interviews will be treated confidentially. I appreciate that my identity will be kept confidential and will not appear in the transcripts, recordings or the research report.

Signature .....

Date .....

Appendix F - Formal Consent Form (Significant others)

Formal consent form (Significant others)

I ..... willingly consent to participate in the study to understand the lived experiences of women entrepreneurs as they transition to the formal economy.

I have read and understood the participant information sheet availed to me which explains the study and what is involved. I have also understood that there are no benefits whatever for participating in the study.

I understand that the research is being undertaken for the purposes of a PhD study at the University of the Witwatersrand and that I voluntarily agree to participant in the study. I also understand that I am free to withdraw from being a participant in the study at anytime.

I do give permission to record the interviews for data capturing purposes. These recordings will be used for the purposes of analysis during the data analysis stage of the research process. All recordings and transcripts will be stored and locked away in a locked cabinet at all times and will be destroyed soon after the thesis has been marked.

I am aware that the information disclosed during the interviews will be treated confidentially. I appreciate that my identity will be kept confidential and will not appear in the transcripts, recordings or the research report.

Signature .....

Date .....