

Cultural Aspects and Social Attitudes towards Women Entrepreneurs in Gweru Zimbabwe

Mr. Stephen Enos Maponga¹, Prof Mercy Kurebwa²

¹Lecturer at BA Isago University, Maun Campus, Botswana and a PhD candidate: School of Management, IT & Governance, University of KwaZulu-Natal, Scottsville, Pietermaritzburg, South Africa

²Senior Lecturer, Zimbabwe Open University, Box 1810, Gweru, Zimbabwe

*Corresponding Author

Mr. Stephen Enos Maponga

Email: steve.maponga@gmail.com

Abstract: This study contributes to the growing concern about the cultural aspects and social attitudes towards women entrepreneurs in emerging economies. The literature reveals that cultural and social implications besiege women entrepreneurs in their daily business undertakings. Given this background, this study's main purpose is to explore the cultural aspects and social attitudes towards women entrepreneurs in Zimbabwe. A mixed method approach that includes semi-structured interviews with cultural experts (3) and a survey of women entrepreneurs (30) was adopted. Focus groups of informed women entrepreneurs were also used (2 groups). All participants were drawn from the small business sector of Gweru urban, Zimbabwe, using a stratified sampling method. Findings from our study revealed the need to create awareness amongst women entrepreneurs, of their conventional, attitudes towards signals of self-pity, business capability, self-confidence, self-worthiness, capable and competitive women entrepreneurs, and equal opportunities in the marketplace. It also emerged that women entrepreneurs in this study culturally and socially believe that they were lesser commercial and economic competitors than their male counterparts. Women also asserted that they cannot make effective business decisions without the involvement of the men in their lives. There also exists a notion among women that their sexual counterparts had an upper role to play in their contractual obligations. These emerging insights create an informed basis for financial lending decisions by banks, micro lenders and other Small to Medium Enterprises (SME) investors. Further insights also provide Policy makers with practical information upon which to pave their informed decisions towards women-owned enterprises.

Keywords: Cultural Aspects, Social Attitudes, Women Entrepreneurs, ZIMASSET, Economic Challenges

INTRODUCTION

Women entrepreneurs in Zimbabwe, face numerous challenges than their male counterparts. The challenges range from cultural aspects to social attitudes towards women entrepreneurs in Zimbabwe. This study contributes to the growing concern about the cultural aspects and social attitudes towards women entrepreneurs in emerging economies. The literature reveals that cultural and social implications besiege women entrepreneurs in their daily business undertakings. Given this background, this study's main purpose is to explore the cultural aspects and social attitudes towards women entrepreneurs in, Gweru.

According to Chanakira [1], the Zimbabwean economy is facing economic challenges characterized by low income of about 60%, high levels of unemployment above 90% and low GDP of about 8%.

The new economic blue print, the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET), designed to run between October 2013 - December 2018, is a newly formulated plan, crafted to achieve sustainable development and

social equity anchored on indigenization, empowerment and employment creation. ZIMASSET is hinged on four strategic clusters namely: Food Security and Nutrition; Social Services and Poverty Eradication; Infrastructure and Utilities; and Value Addition and Beneficiation. These strategic clusters might not enable Zimbabwe to achieve economic growth and reposition the country as one of the strongest economies in the region and Africa, as envisaged, unless all social and cultural ills affecting women entrepreneurs are academically and practically dealt with effectively. Once effective academic and practical consideration is given to cultural aspects and social attitudes towards women entrepreneurs, the Socio-economic challenges of Zimbabwe can be broadly approached, therefore, with a view to realizing broad results that seek to address the country's problems through cluster approach, aimed at prioritizing its programmes and projects for implementation.

While the execution of the ZIMASSET is significantly underpinned and guided by the Results Based Management (RBM) System, the implementation of the Plan is directed by the following Mission: "To

provide an enabling environment for sustainable economic empowerment and social transformation to the people of Zimbabwe". [2]. This, then, calls for further insights to provide Policy makers with practical information upon which to pave their informed decisions towards women-owned enterprises, in light of the ZIM-ASSET framework.

The business environment in Zimbabwe is delimited by numerous societal influences such as cultural attitudes, economic forces, political landscape and social forces. These dynamics can join together to build threats or prospects where a woman entrepreneur operates. Despite the manifestation of the current promising environment in Zimbabwe, as implied in the ZIMASSET blue print, for these conditions or intentions to result into meaningful entrepreneurship for women, a nationwide culture of support and encouragement of women entrepreneurial activity is needed. Berger [3], argues that individual's dispositions and conducts, organizations, political/legal schemes, economic circumstances, and social traditions are all knotted with the national traditional values from which they originate. Thus, the study of women entrepreneurship on cultural aspects and social attitudes towards women entrepreneurs in Zimbabwe appears suitable.

REVIEW OF RELATED LITERATURE

Empowerment needs of women entrepreneurs

There has been a notable progression of entrepreneurship literature in recent years and acknowledgement of the desire by women to be economically emancipated and establish their starring role and inspiration as female businesspersons in modelling the labour market, Goffee & Scase [4]. However, summarization of literature designates that more academic research material has been published for other emerging economies in sub-Saharan Africa, concerning feminine entrepreneurs but petite evidence is presented for Zimbabwe. It is therefore pertinent for the researcher to convey obtainable study results pertaining to women entrepreneurs regarding the cultural aspects and social attitudes towards women entrepreneurs in, Zimbabwe.

Government efforts

Available literature reveals that, in an effort to improve the operations of the marginalized groups of women that aspire to become successful business entrepreneurs, the Government of Zimbabwe has established the following ministries: Ministry of Small and Medium Enterprises; Ministry for Women Affairs, Gender and Community Development; Indigenization and Empowerment. These ministries directly deal with the development of women. Despite these efforts, there exists a gap that, to this

end, women entrepreneurs still remain socially and culturally marginalized. One stops to wonder why.

Enhancement of growth prospects

Global Partnership for Financial Inclusion [5] argues that because, financing is the key to enhancement of growth prospects in an economy, it becomes necessary to address the specific needs of women entrepreneurs as part of the development agenda. Across regions, women entrepreneurs have lower access to finance than do male entrepreneurs, Derera, Chitakunye and O'Neil [6]. This is particularly problematic for women entrepreneurs who want to grow their businesses. Very few instances exist where literature makes a deliberate attempt to address cultural aspects and social attitudes towards women entrepreneurs in Zimbabwe.

Feminist theory-driven research

Parker [7] proclaims that, perhaps the paramount wide-ranging evaluation of the literature by Greene, Hart, Gatewood, Brush, & Carter [8] delivered insights into 25 years of research distributed in entrepreneurship journals from 1976 to 2001. A significant phase of the study was the insertion and argument of works grounded in feminist theory, social theory that addresses issues of political, economic, and social rights of women. Feminist theory-driven research has provided additional perspectives, such as work-family balance [9], gender differences, and arguments related to methodological biases of previous research [10].

Inconsistencies in the literature

Certain of the gaps and inconsistencies in the literature are said to be attributed to nonexistence of theory-driven study about women entrepreneurs [10-12]. De Bruin, Brush, and Welter [13], contributing in the top eight entrepreneurship journals, affirmed that researches on women entrepreneurs constituted only 6-7% of studies. They asserted the lack of a rock-solid research torrent to motives such as scholar and social insights. Certain academics have quizzed the requisite for a detached philosophy on women's enterprises and call for theoretical concepts that incorporate women's distinctive experiences [13].

Transformation of economies by SMEs

In developing countries like Zimbabwe, economic growth and sustainability including job creation largely depend upon SMEs [14]. Within this context, Katz and Green [15] are of the view that SMEs generally play a dire role in employment creation and labour absorption throughout the world. That view is also shared by Byrd and Megginson [16], as well as Audretsch [17]. More important for this study is the view that survival and growth of SMEs can transform

economies through increased productivity, stimulated investment and enhanced entrepreneurship [16]. In accordance with O'Regan and Ghobadian [18], today's business environment is probably the most dynamic that any business has faced. In a similar vein, Zindiye [19] suggests that the Governments rely on SMEs for overall job creation to boost economic development in the short term. Hence, there is a need to encourage and support SMEs in different ways so that they can flourish. Some SMEs are still failing to cope with raising start-up capital, and working capital. Given the change in the business environment that has been necessitated by the multi-currency system introduced in Zimbabwe in 2009, it would have been expected that this presented SMEs with an opportunity to flourish due to the availability of foreign currency. However, it emerges from the literature that most SMEs have not progressed since their inception and some have since closed down after operating for a short period. There is also an obvious gap in the literature that no particular emphasis is given to women entrepreneurs, who in effect face even worse economic conditions due to imposed cultural and religious aspects.

A multi-dimensional process in itself, woman empowerment, traverses the woman's particularity, family, social, cultural, economic and political space. Swain RJ *et al* [20], further argue that, woman empowerment, is an embryonic fickle that along with its mechanisms cannot be unswervingly observed or measured.

In order to recognize the involvement of diverse constituents of women entrepreneurial empowerment, we scrutinize the proportional inferences of these dynamics in endowing women. These dynamics belong to diverse domains of a woman's empowerment process or can sometimes counterpart each other. In contrast to earlier studies the common women empowerment model, does not treat the latent variables as observed.

Our study embarks on this thought-provoking chore to scrutinize and bring out the growing concern about the cultural aspects and social attitudes towards women entrepreneurs. Furthermore, applicable procedures are used to indulge the ordinal variable.

Key authors' work

Notable authors on woman entrepreneurship argue that a woman entrepreneur is considered empowered when the woman dares to challenge the prevailing norms and culture of the civilization in which she survives, to meritoriously improve her existence [21]. Cliff [22] carried out a research of male and female small business proprietors' assertiveness toward development and discovered that females inclined to

establish determined corporate size restrictions and that such restrictions are lesser than the perimeters set by their male colleagues. Cliff [22] further submitted that government lineups take corporate size into contemplation when providing investment for development and assessing the success of female-owned small businesses.

There is an assertion that female entrepreneurs embody a momentous, yet previously unrecognized, contraption of economic advancement as the crucial validation for their work. Women's entrepreneurship academics (unintentionally) privileged some research questions while muzzling others. As a result, much of the extant effort in the arena had engrossed upon authenticating and endeavoring to elucidate the financial performance and growth of women's businesses. While doing that, further vital and hypothetically enlightening outlines of analysis received relatively slight attention. This critique is resonated inside recent critical replications on the entrepreneurship literature in general. Recent researchers like Rindova, Barry, and Ketchen [23], presented a provocative foretaste of the thrilling new terrain that could be unlocked if academic researchers were to expand their moderately slender opinion of entrepreneurship as an economic act of fortune conception to the additional surrounding opinion of entrepreneurship as an empowerment activity of transformation. Similarly, Calás, Smircich, and Bourne [24] questioned: "What would happen, theoretically and analytically, if the focus of the literature were reframed from entrepreneurship as an economic activity with possible social change outcomes to entrepreneurship as a social change activity with a variety of possible outcomes?"

Further review of literature reveals that considerable effort still has to be done, as demonstrated by Moore [11], whose research revealed that individual academic papers seem fragmented and isolated. The studies seem to designate individual insignificant fragments of the feminine entrepreneurial population. Twenty-four long years after Moore's findings, certain of the unchanged criticisms of existing research can still be affirmed.

Consequently, the literature points to a variety of inherent and extrinsic dynamics that might inspire females to pick a business career. Inherent dynamics comprise the person's temperament or individualities such as taking a proactive, assertive personality, animation, self-propelled and optimism.

Our contribution

Our study greatly contributes to the academic body of knowledge through the treatment of the

information opulent data which contains both quantitative and qualitative information. It is important to annotate that even though the consideration in this paper is underpinned on studying the cultural aspects and social attitudes towards women entrepreneurs in Zimbabwe, the methodology and the conceptual framework may be extended to any women enablement study.

Key Research Question

The core research problem to be addressed in the study is: Do cultural aspects and social attitudes towards women entrepreneurs really exist in Zimbabwe? More precisely, this study has four objectives: (1) to establish if cultural aspects and social attitudes towards women entrepreneurs are key challenges in Zimbabwe; (2) to explore the relationship between cultural aspects and social attitudes towards women entrepreneurs and the growth of women owned SMEs in Zimbabwe; (3) to determine the impact of cultural aspects and social attitudes towards the growth of women entrepreneurs in Zimbabwe; (4) to develop a theoretical framework that will help to understand how cultural aspects and social attitudes towards women entrepreneurs can influence SMEs growth and sustainability.

Research questions

Our study pursues its objectives by answering the following research questions: (1) What are the cultural aspects and social attitudes towards women entrepreneurs? (2) Is there any relationship between cultural aspects, social attitudes towards women entrepreneurs and the growth of women owned SMEs? (3) Do cultural aspects and social attitudes impact on the growth and sustainability of women entrepreneurs in Zimbabwe? (4) Can there be an effective theoretical framework for dealing with cultural aspects and social attitudes towards women-owned entrepreneurs in Zimbabwe?

Context in which the study was conducted

This study took the cultural approach to study the women-owned entrepreneurs by examining cultural aspects and social attitudes in the environments in which women entrepreneurs function. The objective was to understand better how cultural aspects and social attitudes of many types impact the efforts of women entrepreneurs.

Method

A mixed method approach that included semi-structured interviews with cultural experts (3) and women entrepreneurs (30) was adopted. Focus groups of informed women entrepreneurs were also used. In this stratified sampling method, (2) specific sub-groups

were investigated. All participants were drawn from the small business sector of Gweru urban, Zimbabwe. The employment of the mixture of quantitative and qualitative research inside a distinct study, as promulgated by Creswell & Clerk [25], is in covenant with the pleas for the collective usage of quantitative and qualitative study in the turf of entrepreneurship [26]. The assorted approaches help to quarter the restraints of diverse data sets [27, 28]. It is also descriptive in nature since it offers the researcher a description of relevant aspects of the phenomenon of interest from individuals, in this case the cultural aspects and social attitudes towards entrepreneurs owned by women in Zimbabwe.).

To efficiently generate our data, three phases were employed. The first phase focused on attaining insights from cultural experts (3) by engaging in semi-structured interviews on cultural aspects & social attitudes affecting women entrepreneurs. The cultural experts engaged in our first phase of the data generation, were (2) from the Ministry of Youth and Culture and (1) from the Ministry for Women Affairs, Gender and Community Development. The (3) experts are all involved in the empowerment of women entrepreneurs in the Midlands Provincial offices in Zimbabwe. These professionals all have Master of Science degrees in Social studies from recognized Universities. Deeper insights were obtained from the cultural and social experts.

The second phase concentrated on a survey of women entrepreneurs, (30) in number, from the Gweru urban business community. The population was comprised of both experienced and inexperienced women entrepreneurs. We solicited for these diverse sources of data, in order to further deepen our understanding of the cultural aspects and social attitudes affecting mom-enterprises.

The third leg of our research saw us engaging in a phase which obtained data from Focus groups, (2 groups) of informed women entrepreneurs. Deeper insights were also obtained through this valuable academic exercise.

Our analysis of this study is hinged upon the data grouped at each stage of the research process. Snowball sampling methods were employed to categorize women businesspersons and a suitability sampling approach was embraced to ascertain the experts. Both, the Ministry of Youth and Culture and the Ministry for Women Affairs, Gender and Community Development were instrumental in this exercise. Data were thematically analysed.

DATA COLLECTION PHASES

Table 1: Illustrates all obtained data records

Study Phase	Method of Data collection	Size
Phase 1: Cultural experts	Semi-structured interviews	3
Phase 2: Women entrepreneurs	Survey of women entrepreneurs, Semi-structured interviews to get a deeper understanding of their perspectives of cultural and social attitudes towards women-owned businesses	30
Phase 3: Focus groups	Participation by groups of informed women entrepreneurs	2

FINDINGS

Need to create awareness

Findings from our p study reveal the need to create awareness amongst women entrepreneurs, of their conventional, attitudes towards signals of self-pity, business capability, self-confidence, self-worthiness, capable and competitive women entrepreneurs, and equal opportunities in the marketplace. It emerged that women entrepreneurs in this study culturally and socially believed that they were lesser commercial and economic competitors than their male counterparts. Women also asserted that they could not make effective business decisions without the involvement of the men in their lives. There also existed a notion among women that their sexual counterparts had an upper role to play in their contractual obligations.

Cultural and social implications besiege women entrepreneurs

The literature discloses that cultural and social implications besiege women entrepreneurs in their daily business undertakings. The gap experienced here is that women themselves tend to accept, as if it were natural, the fact that women are mostly reliant on their male counterparts for any relevant business decisions that they may require to make. Swain RJ and Wallentin FY [20], in a Working paper 2008:11, entitled “Economic or Non-Economic Factors – What Empowers Women?” indicate that by and large, microfinance lineups aim at women with the obvious goal of empowering them. Yet, validating their effect on women empowerment and defining which features endow women more meaningfully remains difficult.

Cultural aspects and social attitudes towards women entrepreneurs

The literature reviewed points out at the view that survival and growth of SMEs can transform economies through increased productivity, stimulated investment and enhanced entrepreneurship. Kabeer [29] proclaimed that, with the cultural and social constraints obligated on the women in developing countries, women’s sovereignty or personal build-up of

possessions may not inevitably result in empowering women on their own. Although economic intercessions are imperative, other development initiatives such as education, political quotas, awareness generation and property rights are as critical for empowering women entrepreneurs.

Parker [7] observed that numerous academic articles frequently paint a blooming image of feminine accomplishment in the briskly developing small business arena. In divergence, the intellectual literature has grasped little concrete conclusions, is frequently contradictory, and remains to deliver diminutive hands-on track for female entrepreneurs wanting to inaugurate or nurture SMEs or policy makers looking for to advance the tactical business climate.

This phenomenon can only work provided the economic environment is conducive. It was noted, in our study, that 100% of the interviewees, that is, all the (3) out of (3) cultural experts who participated in the semi-structured interviews unanimously concurred that there are serious consequences emanating from cultural aspects and social implications on women entrepreneurs. The cultural aspects and social attitudes affecting women entrepreneurs range from the basic African traditional decision-making processes, where women have an obligation to consult their male counterparts for any “meaningful” business decision to take place, up to cultural and social attitudes bringing about signals of self-pity (88%), business incapability (75%) and lack of self-confidence (60%). 70% of the (30) women entrepreneur participants, showed undesirable signs of lack of self-worthiness. This study, however, revealed that 30% of the mom-entrepreneurs were bold, confident, socially defying, competitive women entrepreneurs, and ready to face the challenge to take up equal opportunities in the marketplace.

Impact of cultural aspects and social attitudes on the growth and sustainability of women entrepreneurs

Derera *et al*, [6] argued that for the greatest chunk, entrepreneurship for womenfolk inclines to be an extension of their pastimes associated to their home

chores. Aggregately, it emerged, in our survey, that women entrepreneurs in this study culturally and socially believed that they were lesser commercial and economic competitors than their male counterparts. Women asserted that, in accordance with the cultural and social norms, they could not make effective business decisions on their own, without the involvement of the men in their lives. There also existed a notion among (72%) of the women, that their sexual counterparts had an upper role to play in their contractual obligations. All these notions stem from the African cultural belief systems that prescribe how a “good” woman should behave in the homes led by men. Against this backdrop, it therefore became apparent, that there had to be a complete paradigm shift of the cultural aspects and social attitudes towards women-entrepreneurs for growth and sustainability to be attained in Zimbabwe.

DISCUSSION AND CONCLUSION

The core research problem to be addressed in the study is: Do cultural aspects and social attitudes towards women entrepreneurs really exist in Zimbabwe? More precisely, this study has two objectives: (1) to establish if cultural aspects and social attitudes towards women entrepreneurs are key challenges in Zimbabwe; (2) attitudes; 2to determine the impact of cultural aspects and social attitudes towards the growth of women entrepreneurs in Zimbabwe. Entrepreneurs can influence SMEs growth and sustainability.

The literature on the four critical features viewed by this research on the cultural aspects and social attitudes towards women entrepreneurs in Zimbabwe provides conceptual framework for the study of businesses women and their enterprises.

A discussion with the participants, following the question aimed at determining the impact of cultural aspects and social attitudes towards the growth of women enterprises, provided the researchers with thought-provoking insights as illustrated in the following response excerpts:

Note that for ethical considerations, the following pseudo names were used in place of participants’ real names).

- 1) “Women cannot stand the boardroom heat” (Brenda 42 years old)
- 2) “Good traditional women cannot be seen ‘borrowing’ large sums of money, even if it is meant for business” (Maggie 45 years old)
- 3) “A good husband cannot expose his wife to strangers by allowing her to venture into big business”(Rumbidzai 38 years old)

- 4) “A woman is simply a ‘helper’ of the man, therefore men should lead both at home and at work” (Mxolisi 51 years old)
- 5) “A woman’s business must be small and manageable” (Tendai 62 years old)

The data collected from our surveys and focus groups and cultural and social experts reveal that African tradition holds a large stake on the behavioral turf on women entrepreneurs in Zimbabwe. Against this backdrop, the researchers also recognized that previously published literature provided motivational and corporate facets of female entrepreneurship which convey intriguing insights but scant foundation for concluding that entrepreneurship is a gender-driven action. As this and previous reviews of the literature [30] reveal, female entrepreneurship has trapped the research fancies of varied fields of study examining woman entrepreneurs and their ventures from every viewpoint conceivable. Hitherto, the study appears to have been abortive to prime valuable and applied guidance for those entrepreneurs pursuing to enter the business field or for governments looking for ways to escalate entrepreneurship amid their populaces.

RECOMMENDATIONS

Following the research findings from this study, the researchers came up with the following recommendations.

1. Academics have a marked duty to train and further train women entrepreneurs to recognize the importance of fending for their business survival without men.
2. Both traditional leaders and Government ministries concerned must be supportive towards the empowerment of women entrepreneurs.
3. Deliberate measures must be put in place to recognize the efforts of female players who are currently endeavouring to occupy their rightful places in commerce.
4. Public discussions must be upheld within the communities as a way of communizing the vital idea that turn-around of stressed economies can be equally and effectively influenced by women SMEs.

REFERENCES

1. Nigel C; Chairman of the Zimbabwe Investment Authority, ZIA Chairman’s Annual Report, 2011.
2. Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET); Towards an Empowered Society and a Growing Economy, OCTOBER 2013- DECEMBER 2018. Government of Zimbabwe Publishers, 2013.
3. Berger P, Luckmann T; The Social Construction of Reality: A Treatise on the Sociology of Knowledge. London; Penguin, 1967.

4. Goffee R, Scase R; Proprietorial Control in Family Firms: Some Functions Of 'Quasi-Organic' Management Systems, 1985.
5. Global Partnership for Financial Inclusion; International Finance Corporation. 2013. Small and Medium Enterprise Finance : New Findings, Trends and G-20/Global Partnership for Financial Inclusion Progress. International Finance Corporation, Washington, DC. © International Finance Corporation. <https://openknowledge.worldbank.org/handle/10986/21727> License: CC BY-NC-ND 3.0 IGO.
6. Derera E, Chitakunye P, O'Neill C; The Impact of Gender on Start-up Capital: A Case of Women Entrepreneurs in South Africa, 2014.
7. Parker BJ; A Conceptual Framework for Developing the Female Entrepreneurship Literature. *Journal of Research on Women and Gender*, 2010.
8. Gatewood EJ, Brush CG, Carter NM; A Conceptual Framework for Developing the Female Entrepreneurship Literature, 2003.
9. Honig-Haftel S, Martin L; Is the Female Entrepreneur at a Disadvantage?. *Thrust: The Journal for Employment and Training Professionals*, 1986; 7: 49-64.
10. Brush CG; Research on Women Business Owners: Past Trends, a New Perspective and Future Directions', *Entrepreneurship Theory and Practice*, 1992; 17(4): 5-30.
11. Moore; Impact of culture on women entrepreneurship, 1990; 278.
12. Baker T, Aldrich H, Liou N; Invisible Entrepreneurs: The Neglect of Women Business Owners, 1997.
13. deBruin A, Brush C, Welter F; A Gender Aware Framework for Women's Entrepreneurship" in *International Journal of Gender and Entrepreneurship*, 2009; 1(1): 8-24.
14. Bergquist, Dahg; Effects of State-owned and Hybrid Venture Capital Funds in Hungary, 2007.
15. Katz J, Green R; *Entrepreneurial Small Business* (3rd ed.). New York, NY: McGraw-Hill Higher Education, 2011; ISBN-13 9780073381572
16. Byrd MJ, Megginson LC; *Small Business Management: An Entrepreneur's Guidebook*. 6th Edition, McGraw-Hill, Singapore, 2009.
17. Audretsch D; *Entrepreneurship Research, Management Decision*, Volume 50. No 5, Emerald Group Publishing limited, 2012.
18. O'Regan N, Ghobadian A; Drivers of performance in small and medium-sized firms – an empirical study. *International Journal of Business Performance Management*, 2004; 6(2): 153-170.
19. Zindiye S, Chiliya N, Masocha R; The impact of Government and other institutions' support on the performance of small and medium enterprises in the manufacturing sector in Harare, Zimbabwe, *International Journal of Business Management and Economics*, 2012; 3(6).
20. Swain RJ, Wallentin FY; Economic or Non-Economic Factors – What Empowers Women? Working paper, 2008; 11.
21. Bali Swain R, Wallentin FY; The impact of microfinance on factors empowering women: Differences in regional and delivery mechanisms in India's SHG programme, Working paper 2014; 7
22. Cliff J; Does one size fit all? Exploring the relationship between attitudes towards growth, gender and business size. *Journal of Business Venturing*, 1998; 13(6): 523-542.
23. Rindova V, Barry D, Ketchen D; Entrepreneurship as emancipation. *Academy of Management Review*, 2009; 34(3): 477-491.
24. Calás MB, Smircich L, Bourne K; *Extending Women's Entrepreneurship Research in New Directions*, Baylor University, 2009.
25. Creswell J, Clark VP; *Designing and conducting mixed methods research*. Thousand Oaks: SAGE Publications, 2007.
26. Coviello NE, Jones MV; Methodological issues in internationalization of SMEs. *NE Journal of Business Venturing*, 2004; 19(4): 485-508.
27. Chitakunye P; Recovering children's voice in consumer research. *Qualitative Market Research: An International Journal*, 2012; 15(2): 206-224.
28. Takhar A, Chitakunye P; *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory*. London, UK: Sage ... *Marketing Theory*, 2012; 10(2):210–222.
29. Kabeer; School of Arts and Social Sciences, *Kubanni Journal of Arts and Social Sciences*, Issue 1. Federal College of Education, 2007.
30. Greene PG, Hart MM, Gatewood JE, Brush CG, Cater NM; *Women entrepreneurs: Moving front and centre. An overview of research and theory*. Boston, MA: Boston University, 2005.