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THE MOTIVES OF ZIMBABWEAN WOMEN ENTREPRENEURS:

A CASE STUDY OF HARARE

MUKAI CHIKOMBINGO¹, GERALD MUNYORO² & FREDDY CHIMBARI³

Graduate Business School, School of Entrepreneurship and Business Sciences Chinhoyi University of Technology, Chinhoyi, Mash West Province

ABSTRACT

The study examined the motives that drive women to become entrepreneurs in Zimbabwe because women entrepreneurship is significant in the creation of employment, reduction of poverty as well the empowerment of women in Zimbabwe and beyond. A sample of 100 women entrepreneurs in Harare was interviewed through a self-administered questionnaire and focus groups. Results were analysed through content analysis. The results thereof were indeed manifold, reflecting that women's motivations to start a business are cross cutting. Women entrepreneurs as the findings suggest, seemingly react to both internal and external motivating factors. However, external factors appear to have extensive influence and significance over internal factors. It should be noted that this study recommends that the government, non-governmental organisations and banks should use these findings to develop a national entrepreneurship framework that will be used to promote entrepreneurship in Zimbabwe.

KEYWORDS: Women Entrepreneur, Motive, Entrepreneurial Activities, External Factors, Internal Factors, Economy, Developing & Developed Economies

INTRODUCTION

Zimbabwe is not an exception to the high levels of unemployment and the subsequent negative effects on the socio-economic wellbeing of the nation. As Gorlich et al (2012) assert that the United Nations considers an individual to be unemployed when he/she has not worked for a specific period of time but would be actively searching for work, a view which can generally hold in Zimbabwean context. According to the country's Census national report (2012) unemployed persons above the age of 15 years were 566 787 where 49% of these were women. The said scenario thus translates to some of the entrepreneurial efforts emerging in the country. In this study, stubborn gaps in the form of inadequate empirical studies on women entrepreneurial motivations were identified. This research however, explored the intricate motives of Zimbabwean women entrepreneurs. This was drawn from the fact that women experience and respond to a set of homogenous factors which ultimately entails entrepreneurial processes. Identification of the factors thus informs decisions made during policy formulation which informs the relevant support to be awarded to women entrepreneurial projects. This study, therefore, sought to identify the factors that motivate woman entrepreneurs in Zimbabwe, and how the internal and external factors can be used to develop a national framework for the development of women entrepreneurship in Zimbabwe.

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LITERATURE REVIEW

Empirical work on what motivates women entrepreneurship and its impact in the entire entrepreneurial process in the context of Zimbabwe remains inadequate if not inexistent. However, as Shane (2003) argued, the lack of previous studies does not deny the importance of it. Despite that line of thought, the lack of evidence was a barrier in the understanding of the role of women motivating factors in the entire cycle of entrepreneurship. What is also critical for future studies is to follow through several issues raised in this research as part of efforts to build a body of literature on the subject of women entrepreneurship in Zimbabwe. While it is critical to define entrepreneurship, Gedeon (2010) argued that the term entrepreneurship (or who is an entrepreneur) lacks a single unified and accepted definition. The United Nations Conference on Trade Development (2005) elaborates that entrepreneurship is the manifestation of the ability and willingness of individuals on their own, in teams, within and outside existing organisations, to perceive and exploit new economic opportunities and to introduce their new ideas. From the works of Humbert and Drew (2010), Schumpeter (1934), Kobia and Sikalieh (2010) it is clear that definitions of entrepreneurship are replete with diversity. Yet, it can be agreed that Cantillon, Schumpeter and Birch are some of the scholars who laid the foundations of who can be called an entrepreneur. For Bruyat and Julien (2000), an entrepreneur is the individual responsible for the process of creating new value (an innovation and/or a new organization)—in other words, the individual without whom the new value would not be created. In the sense given by Munyoro et al (2016) entrepreneurship can be described as the implementation of an individual's talent using resources (material or immaterial) available and expanding the use of any such resources in future.

Theories of Entrepreneurship

This research identified the clearly distinctive theories of entrepreneurship which are; the resource-based, economic, sociological, opportunity-based and biological theories, psychological and entrepreneurial innovation theories as stated below. What can be observed from various strands of entrepreneurship literature is that the theories are immersed in varied social science and historical discourses. In this study, understanding the theories informed general perspectives on what significance they have on accelerating job creation and also make observations on the relevance of the available literature on this study in particular. The general conclusion drawn from the analysis of the theories of entrepreneurship is that women entrepreneurs' activities follow the traditional pattern and are deeply rooted in the theories.

Theory	Characteristics
	Ruef (2001) postulated that an enterprise can be formed as a result of teams with three
	principles such as homophile, purposive choice, and choice constrained by opportunity
Sociological	structure. Thus, Landstrome (1998) suggest that society becomes the basis for the
Sociological	analysis of sociological entrepreneurship theory based on the assumption that teams are a
entrepreneurship	deliberate choice of founders (Kamm et al 1990) which has psychological benefits
theory	obtained from relationships built between team members unlike solo entrepreneurs who carry the burden of making decisions thus facing the subsequent consequences while
	entrepreneurial teams spread the risk and responsibility across members as noted by Bird
	(1989)
Resource-based	The resource based theories basically include human capital, financial resources and
	social capital. As highlighted by Munyoro et al (2016) the availability of these resources

entrepreneurship theories contribute differently to the starting up of enterprises. The assumption of these theories is to enhance the individual's ability to uncover and act upon discovered opportunities (Aldrich, 1999). Thus, the underlying factors of the human capital theory are education and experience (Becker, 1975). Furthermore, the knowledge gained from education and experience represent a resource that is heterogeneously distributed across individuals and understanding differences in opportunity identification and exploitation (Chandler and Hanks, 1998). Whilst, the financial capital is assumed to be likely to acquire resources to effectively exploit entrepreneurial opportunities and set up a firm (Clausen, 2006) but Hurst and Lusardi (2004) argued that a huge number of entrepreneurs started firms without much capital and availability of financial capital is not significantly related to the probability of starting a business. Shane and Eckhardt (2003) were more on the social component and suggested that an individual may have the ability to identify the existence of an entrepreneurial opportunity in a community but might lack relevant social connections to convert the opportunity into business start-up. Whereas, Alvarez and Busenitz (2001) state that the resource-based theory of entrepreneurship suggests that access to resources by founders is an important component of the opportunity based entrepreneurship and new venture growth.

Economic entrepreneurship theories

Basically the economic entrepreneurship theories are founded upon Austrian Market Process, classical and neo-classical theories of economics thus these theories bring out economic factors that mould entrepreneurship behaviour and attitudes. Munyoro et al (2016) states that the classical theory is focused on the factors of production though Ricardo (1817) argued that free trade, competition and specialization were the core aspect of the theory. In addition to classical theory Bula (2012) and Munyoro et al (2016) argue that innovation flair of an entrepreneur sought to continuously seek opportunities to minimize costs of production thus making up the neo-classical theory. Whilst, Austrian market process theory highlights the need for knowledge to be embedded in risk taking and innovations in entrepreneurial activities (Aghion and Howitt, 1997)

Psychological entrepreneurship theory

According to Landstrom (1998) the psychological entrepreneurship theories puts much emphasis on an individual's characteristics in the understanding of entrepreneurship thus, focus is on traits, personality, needs and control amongst others. In a study by Munyoro et al (2016) personal traits, locus of control and need for achievement were highlighted to be the major characteristics driving people into entrepreneurship and these are natural inborn qualities or potentials of an individual that makes him/her an entrepreneur although there are no commonly agreed set of inborn qualities (Simpeh, 2011; Munyoro et al 2016) while Rotter (1966) notes that the locus of control is an individual's perception about the underlying main causes of events in his/her life. McClelland (1961) focused on the need for achievement in which he mentioned that human beings have a natural inclination or need towards success, excelling or achievement.

	Amiri and Marimaei (2012)'s definition of entrepreneurship was centred on a key
Entrepreneurial innovation theory	competency of creativity and innovation thus pointing out the importance of innovation. Schumpeter (1947) defined innovation as the doing of new things or the doing of things that are already in existence but done a different way while Mckeown (2008) viewed innovation to be an essential instrument used by entrepreneurs to exploit change as an opportunity. However Christensen and Bower (1995) also noted a different type of innovation which they called disruptive innovation which basically intimidated existing market leaders by presenting competition coming from an unexpected direction.
Opportunity- based entrepreneurship theory	The opportunity based theory assumes that entrepreneurs exploit opportunities that change in terms of technology and consumer preferences (Shane, 2000). Whilst, Sahlman and Stevenson (1991) were of the view that entrepreneurs identify opportunities, assemble resources required, implement an action plan then harvest the reward in a timely and flexible way. Furthermore, Zahra (1991) and Stevenson (1983) suggested that entrepreneurial firms base their strategies solely on opportunities that exist in their environment and use these opportunities to start developing strategies. Also Shane and Venkataraman (2000) added that entrepreneurship involves the combination of two factors which are presence of lucrative opportunities and enterprising individuals.
Biological	Eagley (1995) and Munyoro et al (2016) were of the view that several theories of gender differences offer explanations based on biological and cultural differences between men
entrepreneurship	and women. Thus, Powell and Ansic (1997) note that women prefer lower risks than
theories	men, especially in financial contexts, and when it comes to making decisions related to
licories	business (Sexton and Bowman-Upton, 1990; Gartner, 1989 and Bula, 2012).

Source: adapted from Munyoro etal (2016)

Evidence on the Significance of Entrepreneurship

In his findings Birch (1979) showed that in the United States of America, small businesses became much more popularized and were responsible for the eighty percentage of employment in the United States of America. Atack and Passell (1994) suggest that much earlier in the American history, farmers took entrepreneurial advantage of favourable policy conditions and claimed more than ten million acres of public land each year between 1870 and 1920. It can be observed that entrepreneurship in America during the formative years to the present day spreads across all sectors of the economy. Entrepreneurship in the USA has had its fair share of challenges. Such limitations as financing are evident in literature as observed by Petersen (2002) who noted that the development of small businesses in the US is limited by shortage of financing.

Further afield, countries such as Serbia also recognise the importance of entrepreneurship as a stimulator of greater economic performance. To this end Stefanovic et al (2011) argued that the importance of small firms for the entire Serbian economy is very large with the possibility of further increase in its importance. According to Velimirovic et al (2011) and Stefanovic et al (2011) the Serbian economy is struggling with high rate of unemployment, the basic implication is that a lot of people opt to have their own business while they perceive that owning a business means a more

secure job. Like Zimbabwe, Serbia is a developing country whose strides in entrepreneurship face similar challenges as in the case of Zimbabwean. Generally the challenges include inter alia lack of comprehensive policy frameworks and yet to be developed easy of doing business.

In West Africa, one of the continent's economic giants Nigeria is vastly populated by small businesses despite their contribution to the economy being debatable. In agreement with the role played by entrepreneurship, Adebayo and Kolawole (2013) asserted that it contributed to the development of skilled and semi-skilled manpower for national development as well as self- employment and poverty alleviation. Onugu (2005) who studied small businesses in Nigeria concluded that they contribute 31 percent to the country's employment needs. Scholastics such as Adebayo and Kolawole (2013) therefore suggest that government should assist private universities particularly those that are involved in running entrepreneurship related degree programmes.

Closer home, South Africa also acknowledges the contribution of entrepreneurship to economic development. Fatoki (2014) acknowledged that South Africa has the third highest unemployment rate in the world for people between the age 15 and 24 while women experience higher levels of unemployment than their male counterparts. Youth and female entrepreneurship can help to improve the low rate of enterprise creation in South Africa as suggested by Fatoki (2014). Going forward, Broehl (1982) also challenged future studies need to examine the characteristics of and the problems faced by black entrepreneurs and women entrepreneurs in particular.

Female Entrepreneurship in Zimbabwe

Indications from the Census National report (2012) show that the country's literacy rate remains tilted in favour of men where 97% men versus 95% women were literate. The positive knock-on effect automatically increases men's chances of getting formal employment compared to women. However women's access to resources and the means of starting businesses and thus becoming entrepreneurs is quite limited. This scenario therefore, poses views that the question of women entrepreneurship in Zimbabwe is indeed gendered. A working definition of female entrepreneurship is borrowed from Sharma (2013) who defined a female entrepreneur as a woman or a group of women who initiate organize and run a business enterprise. According to Acs etal (2005) one of the reasons for the increasing importance attached to women entrepreneurship is the significant role that female entrepreneurs play in creating, running and developing businesses. Research on women entrepreneurship elsewhere indicates that the returns on investment in women are much higher than for men as suggested by Bosma et al. (2007). Fatoki (2014) thus argues that investment in women's entrepreneurship is an important way for countries to significantly increase the impact of new venture creation. While women entrepreneurship elsewhere has obtained significant acknowledgement in terms of lifting women from poverty, this study uncovered fewer strands of evidence in the Zimbabwean situation.

The History of Female Entrepreneurs in Zimbabwe

The country's independence is a key political event that saw the coming in of a black/majority driven governance. Prior to the new political dispensation, blacks (men and a handful of women) contributed to the building blocks of entrepreneurship, a culture being carefully followed to present day. Munyoro et al (2016) carefully traced the country's historical periods (pre and post independence) which continue to define and shape the entrepreneurial discourse (see the diagram below). Literature on entrepreneurship is also littered by assumptions that entrepreneurs always thrive and become successful which is not necessarily true considering the case of Zimbabwe as suggested by Wild (1997) and Munyoro et al

(2016). However, from the literature gathered, the lack of evidence regarding women entrepreneurs in Zimbabwe was observed.

Period	Entrepreneurial Activities
Pre- independence (1950-1980)	The colonial era was characterised by socio-economic and political imbalances that resulted in the marginalisation of the black community. According to Sanders et al (2005) entrepreneurial activities are primarily based on individuals who perceive a business opportunity as a last option hence find them selves starting a survival activity. Also Ndiweni and Verhoeven (2013) were of the view that segregated communities of the country are involved in entrepreneurship as a way of protesting against the government and with that in mind marginalised communities sought to readdress social imbalances through economic activities as noted by Shapero and Sokol (1982).
Post- independence first decade	In 1980 many inequalities between blacks and whites existed on the field of entrepreneurship with the inheritance of minority-focused policies and regulations greatly affected the economic performance such that blacks continued to fight inequalities through venturing into business activities. Maphosa (1998) further postulated that building on cultural values of self-reliance and pride were some of the survival strategies adopted by various communities in spite of the prevailing policies.
Second Decade	The major highlight of this decade was the adoption of the Economic Structural Adjustment Program (ESAP) which had major effects on the performance of the country's economic. This resulted in many citizens adopting entrepreneurial skills in order to survive the heat. As noted by Kamidza et al (1999) ESAP lacked stakeholder consultations during the design of the programme, failed to factor in the likely impact of exogenous factors and had no national ownership leading to its inappropriateness. As suggested by Saunders (1996) the working class had to bear the consequences of ESAP, as public expenditure and over 55,000 people lost their jobs.
Third decade	During this phase the government introduced the fast tract land reform programme which was aimed at empowering the blacks although the execution was very poor as it was hurriedly done and as highlighted by Fundira (2007), during this programme that some citizens took the opportunity to exploit the weaknesses of this policy leading to high levels of corruption. In 2002 the government went further and established a ministry responsible for SMEs but it turned out to be a high sounding nothing as the ministry was underfunded and could not serve its intentions. In 2007 the Indigenisation and Empowerment Act [Chapter 14:33] was effected by government through the ministry of Youth Development, Indigenisation and Empowerment. As stated in the ZIMASSET (2013), the act empowered the communities through Community Share OwnershipTrusts and Employee Share Ownership Schemes, among others. With such policies prevailing many companies shut down leaving many people with no option but just to find a means of survival. The above literature therefore points out that the motives of entrepreneurs, especially women, were rather guided by the prevailing environment.

The continued collapse of the formal sector in Zimbabwe has immensely contributed to the growth of entrepreneurships and formation of small businesses all over the nation. As supported by the ZimAsset of 2013 Zimbabwe experienced a deteriorating economic environment since 2000 resulting in the closure of many companies and decline in industrial capacity utilization thus paving way for informal businesses (Matsvai et al 2014). However Yamamoto (2014) was of the view that policies introduced by government actually derailed the spirit of entrepreneurship in the nation as corruption took a lead in the implementation of policies.

Source; Adopted from Munyoro et al (2016)

METHODOLOGY

Phenomenology philosophy (Groenewald, 2004; Cohen, 2000)) and survey design (Tull and Hawkins, 1993; Cooper and Schinder, 2009; Munyoroetal, 2016) were used in this study to identify the factors that motivate women entrepreneurs and how the factors can be used to develop a national women entrepreneurship framework in Zimbabwe. As suggested by Creswell (2003) and Mertens (2005), this philosophy is dependent upon participants' views and perceptions about an issue being studied. Furthermore, the nature of the study and budgetary constraints qualitative research designs was found to be much easier to plan and carry out as noted by Berkwitts and Inui (1998). As was the case with previous study by Munyoro etal (2016), the population of the study comprised of two thousand entrepreneurs based in Harare registered with the Ministry of Small and Medium Enterprises Development, Zimbabwe National Chamber of Commerce, Confederation of Zimbabwe Industries, Institute of Directors and Small Enterprise Development Corporation. Since economic activities occur in the capital city, thus the study focused on Harare as proposed by Bailey (1987) and Singleton et al (1993). As in the 2016 study by Munyoro and others, one hundred participants comprising of 29 from the transport sector, 42 from the retail sector and 21 from the education sector and 30 other sectors) were randomly sampled. The age range of participants ranged from 20 years to 60 years. The data that was collected included demographic, behavioural and attitudinal as advocated by Marchington and Wilkinson (2005). A self-administered questionnaire and focus groups were used to collect data. Questionnaires were found to be effective in collecting primary data (Robson, 2001). Whilst focus groups are useful in obtaining detailed information about personal and group feelings, perceptions and opinions. They can also save time and money compared to individual interviews. In addition, secondary data was collected from text books, journals, newspapers and the internet (Wegner, 2002). Content analysis was used to analyse the data and the process involved grouping and categorising data into themes as suggested by Munyoro (2014). According to Wong (1999) raw data was converted into a format suitable for analysis and interpretation hence in this study, the researchers analysed data and evaluated the significance of motives in advancing entrepreneurship using packages such as SPSS and Microsoft excel. Data presentation and analysis were done through a series of logical steps which included validating, coding, tabulation and analysis as noted by Munyoro (2014). As suggested by Seidel and Kelle (1995), the process of QDA involves coding and writing. In this case the researchers looked into themes by identifying passages of text and applying labels to them that indicated some thematic idea (Munyoro et al, 2016). This labelling or coding of themes enabled the researcher to quickly retrieve all the texts that were associated with a particular thematic idea, and examine and compare them. Using Seidel's (1998) model, the researcher divided the model into three parts, namely Noticing, Collecting and Thinking about interesting things. These parts are interlinked and cyclical. As suggested by Seidel, the researcher noticed interesting things in the data and assigned 'codes' to them, based on the topic or theme as shown in the findings section, and these codes

were in turn used to break the data into sections. The codes were then used to act as sorting and collection devices Gibbs as noted by (2002).

Normality Test

Table 1: Normality Test

	Kolmogorov-Smirnov ^a			
	Statistic	Df	Sig.	
Q1	.183	43	.001	
Q2	.252	43	.000	
Q3	.360	43	.000	
Q4	.183	43	.001	
Q5	.234	43	.000	
Q6	.226	43	.000	
Q7	.211	43	.000	
Q8	.188	43	.001	
Q9	.178	43	.001	
Q10	.157	43	.009	
Q11	.215	43	.000	
Q12	.273	43	.000	
Q13	.174	43	.002	
Q14	.265	43	.000	
Q15	.322	43	.000	
Q16	.211	43	.000	

The Kolmogorov-Smirnov testis a statistics test that in this study was used to test the proposition (P_0) that the data from questions on the research objectives followed a normal distribution at 5% significance level, against the alternative proposition (P_1) that it does not follow a normal distribution. The results show that the p values for all the questions were less than zero, thus concluding that the data did not follow a normal distribution.

Factor Analysis

A factor analysis was conducted in order to determine the factors that influenced the nature of responses that came out from the questionnaires.

Table 2: Factor Analysis

Total Variance Explained				
Commonant	Initial Eigen Values			
Component	Total	% of Variance	Cumulative %	
1	2.964	14.818	14.818	
2	2.637	13.185	28.003	
3	2.378	11.890	39.893	
4	1.777	8.883	48.776	
5	1.648	8.242	57.018	
6	1.396	6.980	63.998	
7	1.307	6.536	70.534	
8	1.012	5.060	75.594	
9	.785	3.923	79.517	
10	.753	3.767	83.284	
11	.687	3.437	86.721	
12	.600	3.001	89.722	
13	.491	2.455	92.177	
14	.378	1.888	94.064	

Table 2: Contd.,					
15	.350	1.748	95.812		
16	.301	1.507	97.319		
17	.196	.980	98.298		
18	.181	.905	99.204		
19	.114	.570	99.773		
20	.045	.227	100.000		

Extraction Method: Principal Component Analysis

All factors with Eigen values of greater than 1 are judged and presumed to be influence the response pattern of the respondents, while those with less than 1 did not influence the responses. From the above table it was obtained and concluded that all the demographic factors were influential while age was the most influential factor and had an impact on people's desire to start a business since it had the highest Eigen value of 2.964.

Mean Scores and Standard Deviations

The calculation of mean scores was used to determine the nature of the responses. ALikert scale of 1=Not Important to 5=Extremely Important was used to categorise the responses. A Mean of less than 2.5 was judged to be negative, of 2.5 to be neutral, of 2.5-3.5 to be positive and of more than 3.5 to be very positive. The standard deviations represent the variability of the data about the mean. A standard deviation of less than 1 was taken as low (stable) or while that of more than 1 was taken to be high (unstable).

Descriptive Statistics

Table 5: Descriptive Statistics

	N	Mean	Std. Deviation	Rating based on the Mean	Variability
Q1	66	3.5909	1.06666	Very positive	Unstable
Q2	66	3.9242	1.21921	Very positive	Unstable
Q3	69	4.1884	1.12819	Very positive	Unstable
Q4	66	3.4091	1.45684	Positive	Unstable
Q5	65	2.4154	1.44582	Negative	Unstable
Q6	66	3.2727	2.10161	Positive	Unstable
Q7	64	2.8281	1.56909	Positive	Unstable
Q8	65	3.6154	1.28321	Very positive	Unstable
Q9	63	3.1746	1.37418	Positive	Unstable
Q10	67	3.2239	1.40152	Positive	Unstable
Q11	61	2.7869	1.59285	Positive	Unstable
Q12	59	2.1525	1.22915	Negative	Unstable
Q13	68	2.7647	1.39421	Positive	Unstable
Q14	67	4.2687	.88046	Very positive	Stable
Q15	67	4.4030	.73977	Very positive	Stable
Q16	67	3.2836	1.52560	Positive	Unstable
Valid N (list wise)	43				

Analysis of Outcomes of the Research

The table above shows the mean score of each entrepreneurial motivation from the motives of women entrepreneurship that the questionnaire sought to study. A comprehensive analysis of the results is given below.

RESULTS AND DISCUSSIONS

The study established that highest number of respondents were at least 25 years with 30.4% being aged between 20-30 years, 39.1% between 25-45 years while 5.8% between 45 and 55 years. Only 2.9% were aged 55 years and above while 21.7% were between 15 and 20 years. A closer look on the age component as well as the level of business activity by entrepreneurs shows thatmost entrepreneurs above thirty years are more established, experienced and well to do individuals. Most of the entrepreneurs' businesses had started been started in an unstable economic environment therefore such businesses had evolved and can be traced back to the late 1990s and early 2000. Individuals aged 20 years and below proved that they still require training and education on how to become more involved in entrepreneurial activities. Only 2,9% was observed under the said category, whereas the 30.4% representation of persons between the ages of 20 and 30 is quite commendable and significant. There is general consensus across the globe that persons under the age of 30 are the vanguard of any country's economy, therefore a higher percentage of their sustainable involvement would be sufficient to push Zimbabwe's economic agenda. Nyoni (2004) suggested that investment levels are not sufficient to generate employment for the 300 000 school leavers on an annual basis while Munyoro et al, (2016); Mauchi et al (2011) adds that gone are the days, when in Zimbabwe used to be a guarantee for any type of job. In terms of the areas of operation or specialisation of entrepreneurs, the majority of respondents were in the retailing business (42%) followed by (38%) in the transport sector and (20%) in the education sector across all ages. The retail sector has strong roots in the pre-independence and still registers success in the post-independence era hence total diversion in from this sector to other sectors has been minimal. After independence, in an effort to keep the industry on its feet there had been a robust practice of import substitution which had allowed a bit of both creativity and innovation (Kanyenze, 2006). Munyoro et al. (2016) buttressed the idea by pointing out that the development undoubtedly marked the rise of cross border trading which to a larger extent sustained the retailing sector. The transport sector also has significant attention and new entrants to the business and likewise has been a sector dominated by black Zimbabweans (Wild, 1997). On the other hand, entrepreneurship in education has risen to become a new venture creation that gained much attention in the mid-1990s and has seen a handful of schools being established to date as suggested by Munyoro et al (2016).

FINDINGS

This study uncovered a number of valuable schools of thoughts. Most of the women entrepreneurial motivations generally conform and follow the economic, psychological, sociological, anthropological, opportunity-based, biological and resource-based theories identified in Munyoro et al. (2016) study. As discussed in the study, the analysed data carried apparent pointers that motives are significant in shaping entrepreneurship, although they do not follow a standardised blueprint, a scenario which has a direct bearing on the life span and survival of women entrepreneurial activities. The internal and external motives drawn from this research are explained below.

Internal Motivating Factors

As discussed in the Wild (1997) and Munyoro et al (2016) publications, internal factors are some forces within a human being that drives them to establish any form of business. As Bridge et al (2003) suggests, internal factors that motivate people are inborn. This study revealed that entrepreneurial motives are not mutually exclusive or inseparable but complement each other and are used in presenting the internal issues that drives one to become an entrepreneur. Thus, motives that drive women to start businesses are as follows:

The Need to Generate Employment and Income

In the Zimbabwean set up, women bear the responsibility to nurture and take care of families but lack of a job or career opportunities force women to become entrepreneurs as also noted by Munyoro et al (2016). Consequently, women have exhibited the energy and stamina to satisfy their goals and persistency to establish ways of generating income despite economic hardships as was the case with Ms Ndhlukula. As discussed elsewhere in this study, women entrepreneurs' ambition to satisfy themselves influences the degree to which they seek to create something great, important and significant to themselves and to the world at large as was the case with Ms Matshalaga. Ms Matshaga's Three Gem Gold Mines started in 2008 when things were really tough during the hyperinflationary era. The mine started with what is called custom milling (stamp mill) for small-scale miners in Zvishavane where they provided a service to small-scale miners who brought their ore for grinding to produce gold. They began to do mining at very low scale and, later received a buying and selling license (www.newsday.co.zw).

Desire to Do Break New Ground

As suggested by the results of the study, the desire to do break new ground and do something new that is different from men, was identified as one the major factors behind women businesses and this is not surprising looking at the rise of women entrepreneurs in the last decade or beyond. For example, Devine Ndhlukula founded SECURICO Company in 1998 in a male dominated sector as reported by The Herald of March, 2012. The opportunity was reportedly prompted by lack of professionalism, quality and services that customers really yearned for from her point of view. In short, the decision to start the company was made on the understanding that only service and value addition was going to carry the day which the existing male dominated companies were not providing (www.herald.co.zw). In less than 15 years of doing business, SECURICO has notably achieved a number of significant feats: The \$13 million (revenue) company now has more than 3,400 employees – 900 of whom are women. The company was also the first security outfit in Zimbabwe to achieve an ISO (International Organization for Standardisation) certification. In December 2016, the company was the winner of the prestigious Legatum Africa Awards for Entrepreneurship and this is what motivates most women entrepreneurs in Zimbabwe, things that are new and different from men (www.herald.co.zw). In more ways than one, Ms Ndhlukula, was the first to pioneer high standard security services in male dominated security sector in Zimbabwe and this is exactly what motivated her to this kind of busines (Wild, 1997; www.herald.co.zw; Munyoro et al, 2016).

To Enjoy Total Independence as Own Boss

The evidence in this research suggested that most women in businesses want to be their own boss as noted by Deakins and Whittam (2000). As stated above Ms Ndhlukula is a good example. Ms Ndhlukula wanted to prove a point that she was capable of running a business and making decisions independently without any superior as was the case when she was working for ZB insurance (The Herald, 2012). Women, in both rural and urban areas seem to be starting their own businesses because that is the only way they can show that they can be their own boss (www.herald.co.zw; Munyoro et al, 2016). For example, Ms Ndhlukula rescued her late father's farm from being auctioned after the brother (who had inherited the farm according to our customs) had taken a loan with a local bank which he had been unable to service. It is on record that the bank opted to auction the farm which her brother had tendered as collateral but Ms Ndhlukula rescued the family farm from being auctioned by selling her farm and was able to change the title of the farm into her name and subsqently ventured into the farming business in 1992 and quit her job (www.herald.co.zw).

The Need Gain to Recognition

As with the results in Munyoro et al (2016) women entrepreneurs are determined to start businesses to gain approval, recognition and achievement. The Zimbabwean women entrepreneurs such as Ms Ndhlukula, a trained insurer, went into business because she wanted to be recognised by the community, by Zimbabweans in particular and the world at large as a successful businesswomen just like Ms Matshalaga, Ms Ziumbe, Ms Sadza, Ms Boka and Ms Mutasa (Wild, 1997; Munyoro et al, 2016).

Making use of Professional Experience

The results from the study show that women entrepreneurs are motivated to start their own businesses after accumulating professional experience (Wild, 1997). As suggested by Shane et al (2003), the acquisition of knowledge and work experience assist women to see a niche in the business environment which one can exploit for financial gain. For example, after attaining an accounting diploma, Ms Ndhlukula worked briefly for the government and Zimbabwe Broadcasting Corporation as an accounting officer. She then went on to take up an appointment at Old Mutual and later took up a job at a local insurance, now ZB Insurance in 1985. When she stopped working, she took time to learn about all the critical elements of business and later enrolled for an Entrepreneurial Development Programme which she did in 1995 and this indeed sharpened her entrepreneurial competences in a big way. She learned elements like opportunity seeking, to goal setting, business planning, networking among others. In addition to her Executive MBA from Midlands State University and an MBA (Honorary) from Women's University in Africa conferred to her in recognition of her business leadership and efforts on gender equality. She used this academic knowledge and work experience to start her business in the security services sector in 1998 (www.herald.co.zw).

External Factors

This section looks at the external features that were found to motivate women entrepreneurs to start their businesses are discussed in detail below:

To Salvage Late Parents' Businesses

The results from the study show that women entrepreneurs are motivated to continue with after the death of the parents because they want save the family legacy (Wild, 1997). For example, Ms Boka, inherited her parents' conglomerate, after her parents had passed away in 1999 and 2000 respectively. Ms Boka took over in an attempt to rescue the collapse of her parents' business which included mining and real estate in order to save it from collapse. For example, in 1999, she successfully defended the Boka Group of companies from wholesale liquidation leading to a Judicial process which was finalized in 2004. In between the court battles that spanned nearly 12 years, she managed to salvage her parents' conglomerate. She also reopened Boka Tobacco Floors P/L in an industry dominated by foreign capital and me and today, BTF is the largest tobacco marketing facility in Africa handling Twelve (12) percent of Zimbabwe's tobacco and 25000 growers as at the end of 2014 marketing season (www.herald.co.zw).

Availability of Government Loans

Every government world over is responsible for motivating its people to start businesses as a way of creating employment and tax for economic development. Thus most governments all over the world formulate economic policies that promote the culture of creating new businesses. So lack of government support in the form of financial resources is

seen as a barrier to the growth of enterprises. Hence in developed countries policies aimed at the development of venture capital markets and direct government financial support is very important to the development of entrepreneurship (Dess, 2005) and Zimbabwe is no exception as suggested by the responses from the study.

The Need to Secure Financial Freedom from Poverty

One motive that cuts across gender in terms of popularity in both this study and the one by Munyoro et al (2016) is the prospect of gaining monitory rewards. Most serial entrepreneurs are motivated by the need to generate extra money for a living as noted by Fatoki (2010). Munyoro et al (2016) added that the fact still remains that for an entrepreneur, having your own business can result in financial independence and this is an enormous achievement for most people especially when the economy faces continued challenges as has been the situation in Zimbabwe since 2000. The same applies to Ms Ndhlukula as well, who used to sell clothes at work whilst employed. For example, renowned entrepreneur Jane Maruta set up a firewood sales point in Ardbennie Road in Harare in the 1970s to earn extra money and this demonstrates how Mrs Maruta struggled to secure her freedom from poverty as suggested by Wild (1997).

RECOMMENDATIONS

- Entrepreneurial knowledge gained through entrepreneurial education and training mechanisms advances citizens'
 desire to become innovative and become job creators and not job seekers as noted by Munyoro etal (2016). It is
 hoped that the new primary and secondary education curricula that was introduced by the Ministry of Primary and
 Secondary Education in 2016 will promote an entrepreneurial culture from a younger age.
- Correct identification of women businesses needs support. It is praiseworthy that the country has a Ministry for
 Women affairs. That the Ministry is promoting women entrepreneurs and cannot go unnoticed. However, there is
 need for the Ministry to complement its policies through correct identification of businesses that are likely to
 remain sustainable given that it seems some of and give deserving beneficiaries support.
- It is also recommended that after the identification of businesses to support, further research should also be conducted bridge possible gaps in existing policies.

CONCLUSIONS

Forces that push women to start businesses have multiplier effects on the survival and life cycle of the business. It is clear that entrepreneurship motivation is the set of forces that initiate behaviour and determine its form, direction, intensity and duration as suggested by Okafu and Amalu (2010). It can be observed the impact of internal motivating factors positively impacts the growth of businesses of most of the women under this study although external factors cannot be ruled out. With the correct support and promotion of entrepreneurial culture, women businesses can empower not only women but the nation at large.

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