

Exploring Challenges Affecting Women Entrepreneurs in Zimbabwe: The Case of Proweb

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Abstract: This research aimed at exploring the challenges affecting women entrepreneurs in the construction sector in Zimbabwe. The study was guided by the pragmatism philosophy and hence adopted a mixed research orientation. The study was based on a descriptive research design. Self-administered questionnaires and interview guides were used for primary data collection. Data was collected from 310 women entrepreneurs in the construction sector in Zimbabwe. Data was analyzed using the SPSS software. Results from the study showed that cultural and social factors, limited access to education, limited access to funding and work life and family balance were challenges affecting the growth and success of women entrepreneurs in the construction sector. The study concluded that a variety of factors ranging from social discrimination, cultural perceptions, inferiority complex and harsh economic factors were constraining the growth and success of female operated entrepreneurs in the construction sector. Based on these conclusions, the study recommended that government must provide significant targeted financial support to the female enterprises in the construction sector to capitalize them so as to make them competitive. More vigorous awareness programs are also required to support women's voice as well as to effect changes from engrained patriarchal cultural norms. It is also recommended to adopt and operationalize collaboration, integration among female entrepreneurs in the construction sector so as to foster mentoring schemes. Empowering female entrepreneurs in the construction sector to be more aggressive in the marketing their construction works. A deliberate gender equity in the recruitment of more females in construction programs in universities and colleges is also critical to ensure that females possess the required skills and expertise in construction works.

Type of Paper: Empirical

Keyword(s): Women, entrepreneurship, challenges, business, culture, finance, education

I. INTRODUCTION

In most developing countries, the construction industry is one of the primary sub-sectors that contributes to the gross domestic product (GDP) (Jimoh, Oyewobi, Adamu and Bajere 2016). According to them, the sector generates 70% of fixed capital formation and accounts for 3% of GDP. The construction industry is one of the industries that has been identified as having the potential to contribute to a country's economic development. Over three million individuals are projected to work in the business as professionals, administrative personnel, operators, and laborers (Odubiyi

2018). Jwasshaka and Amin (2020) estimated that the sector employs around eleven million people globally, making it one of the largest employers. Women are rarely found working in the construction industry due to culture, custom, and religious beliefs. According to Pitambara and Bishwa (2017), the majority of women working in the construction industry are involved in management, secretarial, messenger, assistance, or laborer jobs, with little or no involvement in specialized or other professional work.

According to Jwasshaka and Amin (2020), the construction industry is one of the most important sectors in today's economy, with tremendous potential to improve economic conditions. With such a huge female population, it is apparent that the nation's economic growth will be harmed if they are not accommodated in a field such as building construction that may contribute to economic progress. If this scenario continues, achieving Goal 5 of the Sustainable Development Goals, which emphasizes gender equality and empowerment of all women and girls by 2030, will be a mirage (Aulin and Jingmond 2011). However, this necessitates increased global and strong lobbying to guarantee that women gain confidence in the need to enter the building industry in order to combat poverty and produce cash for themselves and society. Women's skill development is critical to increasing their household productivity, employability, and income earning prospects. It also improves food security and encourages rural development and livelihoods that are environmentally sustainable (Jwasshaka and Amin 2020).

As stated in the United States Vision 2030 statement, there has been global advocacy for nations to recognize gender equality. During the United Nations General Assembly's millennium summit in 2002, the entire globe pledged to emphasize gender equality. Women's engagement in the building industry in Zimbabwe is minimal, therefore this resolution has yet to be felt. There hasn't been a significant number of women employed in the industry., hence, the necessity for the study in order to determine the reasons for this ugly trend. In Zimbabwe, research on women's participation in building construction work is scarce, and most of it isn't empirically based, as it is in wealthy countries. However, a number of studies on the construction business have indicated that women make up a small percentage of the workforce.

Despite being a critical sector that can create opportunities for women economic empowerment, women entrepreneurs in the construction has remained low and highly insignificant (Aulin and Jingmond 2011). However, in Zimbabwe today, only an insignificant workforce are women. Women are underrepresented in the Zimbabwe construction industries. Despite the benefits derivable from construction sector, the women folk have low participation. It was discovered that women have a fair representation in the developed countries such as Austria, Germany, Portugal, France, Bulgaria, and the Netherlands. In the developing nation a high percentage of women employed in the construction sector are only engaged as labourers or helpers, Administrative staff, catering services, management and so on. The low participation was found to be attributed to a number of factors which this study explored.

II. LITERATURE REVIEW

There are different views of women entrepreneurship. According to Larso, Raafaldini & Simatupang (2018), women entrepreneurs may be defined as a woman or a group of women, who initiate, organize and operate a business enterprise. They viewed entrepreneurship results from the creation, enhancement, realization, and renewal of value, not just for owners, but for all participants and stakeholders. Evolution of Women Entrepreneurship

The term "entrepreneur" was introduced into economic theory several decades ago. According to Legas (2015), an entrepreneur is responsible for all exchange and circulation in the economy, as opposed to wage workers and land owners who both receive a certain or fixed income/rent, the entrepreneur earns an uncertain profit. As a result, the notion of entrepreneurship is directly linked to those people who generate or seize opportunities and, from this, develop an organized economic activity, creating value for themselves and society (Mehtap, Pellegrini, Caputo & Welsh 2017).

III. FACTORS AFFECTING WOMEN ENTREPRENEURS

Research has shown that there are some challenges which specifically relate to women entrepreneurs (Kapin, 2019). It is widely acknowledged that socio-cultural norms play a big role in deterring women from entrepreneurship, and only a few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority (Sangolagi & Alagawadi, 2016). Even if they manage to establish themselves as successful entrepreneurs, women are surprised to find out that they are still not being taken seriously, as it is a struggle to earn respect, being a female entrepreneur in a male-dominated industry (Gutterman, 2018).

Limited access to education is another challenge facing women entrepreneurs, Illiteracy is the root cause of unfairness that prevails in the society and blocks women from achieving economic independency Muhammad et al (2017).

Women entrepreneurs also have limited access to funding. According to Omwenga, Mukulu & Kanali (2013), financial

institutions consider women less credit-worthy and thus they discourage women borrowers, believing that they can leave their business at any time. Despite the fact that many developing countries agree that women have a difficult time obtaining credit for their entrepreneurial projects, it has been demonstrated that access to credit is influenced by external factors such as political, economic, and social issues in practically every sector. Women's lack of access to money has an impact on their ability to develop and implement other innovative techniques to obtain and maintain a competitive advantage (Radzi, Nor, & Ali, 2017)

Entrepreneurial women struggle to balance family and work life, they have to dedicate long hours towards their enterprises, and as a result, at times they find it difficult to meet the demands of their family members and society as well (Roomi & Parrott 2008). Findings by (Roomi, Rehman & Henry (2018), suggests that women entrepreneurs are discriminated, they face additional problems of being a woman in a male-dominated society, besides the risks that entrepreneurs generally face A mix of social and cultural factors influence the competitiveness of female entrepreneurs in the building industry. The most important constraints limiting the growth and sustainability of women entrepreneurs are social and cultural standards on the one hand, and family issues on the other. As a result, according to Roomi et al. (2018), women's entrepreneurial career choices are molded by and revolve around a complex interaction of socio-cultural influences. Furthermore, socio-cultural factors influence the level of entrepreneurial activity at a given period and location (Zalata, Ntim, , Aboud & Gyapong2019). Arasti, Zandi, and Talebi (2012) provided an explanation that social relationships have a crucial impact on women business's performance and success. It allows the business visionary to better distinguish between opportunities and resources. Entrepreneurs' business start-up initiatives are influenced by social networks because they provide a model for success and attract support (Mehtap et al., 2017). Even social ties and networks with close family and life partners are crucial to the success of female entrepreneurs (Omwenga, Mukulu, & Kanali, 2013). According to Balakrishnan and Low (2016), social-cultural elements (religion, family, etc.) have a substantial impact on women entrepreneurs' decision-making and performance in developing economies.

According to Asghar and Bula (2012), women generally exhibit a lack of self-confidence in their own abilities as entrepreneurs compared to their male counterparts. Often, women are unheard when they come forward with ideas while their male counterparts may receive more attention, further damaging their self- confidence. Divya,(2017), notes that social networks have an impact on the likelihood of successful entrepreneurial endeavors, yet many problems faced by women appear to relate to their relative lack of exposure to the world of business (Erkel & Kali, 2012). As a result, previous research has revealed that women naturally have less interest in entrepreneurial activities than men, and that their decision-

making style is also influenced by low self-confidence (Daz-Garca & Jiménez-Moreno, 2010). Apart from all of these challenges, as indicated by Daz-Garca & Jiménez-Moreno, 2010, women in underdeveloped nations typically seek approval for beginning a new business from their spouse, brother, or father, which might raise or diminish their self-confidence. Furthermore, Dabic, Daim, Bayraktaroglu, Novak, and Basic (2012) did a study comparing the confidence levels of male and female entrepreneurs and found that male entrepreneurs have higher confidence compare to females. Hence, the results from previous literature suggested that women's entrepreneurial intention and confidence influence their business success.

It has been noted that women's business networks are poorly developed as social assets, yet effective networking can provide significant advantages for women entrepreneurs by helping them to provide a competitive edge in business (Miller et al, 2007).

In addition, women entrepreneurs usually face sexual harassment when they start to raise capital for their businesses, and are put in sexually compromised positions by some shareholders; being told that they would need to do something in return, in order to take an investor or shareholders' money (Zalata, Ntim, Aboud & Gyapong 2019)

A study by Divya (2017) on challenges faced by women entrepreneurs found out that entrepreneurial education stimulates women to take up entrepreneurship as a career option. The research findings showed that women entrepreneurs lack the time to upgrade their skills and also need training for developing their skills. Also, that getting appropriate education helps them with finding sources of innovative ideas and converting these ideas into enterprises. The study also revealed that due to constraints in the time availability and resources, women entrepreneurs find it hard to train themselves and equip themselves with the recent developments in technology and the market. The recommendations were that the government should come up with training and coaching platforms for women, to ensure growth of women entrepreneurship.

Chinomona & Maziriri (2015) aimed to identify the challenges faced by women entrepreneurs. The researchers identified financial, technological, government policies and regulations and personal attributes as the main challenges. The governments' recommendations were to create a favorable environment in which the women enterprises operate or invest in, thus reducing fiscal administration of tax system and also enabling the expansion of the market of handicraft products. Also, to avail training to the women cooperative's staff, leaders and members to improve their quality in production. To the banks and other financial institutions, the recommendations were to play a role in helping the women access to loan facilities, while improving their living conditions. The recommendation to the women entrepreneurs

was to avoid fear of the world of business and to have self confidence in themselves.

Chinomona and Maziriri (2015) also carried out a research on challenges faced by women entrepreneurs. The findings pointed out the challenges comprising of lack of education and training, lack of access to finance, gender discrimination, negative attitudes and inadequate resources. It was recommended that women entrepreneurs should raise their levels of self- confidence, empower themselves through entrepreneurial education and seek knowledge in entrepreneurship. They should also acquire skills that will help to break the stereotypes and value systems that hinder them from participating in everyday activities, and should form partnerships with individuals from different areas of knowledge and expertise in order to learn from one another.

As a result, previous studies have found that a lack of family support, low self-confidence, and low motivation (Faghih, Sarfaraz & Majd 2014), limited risk-taking and low motivation and a lack of business skills all limit women's growth and play a significant role in their performance. Government policies, access to capital, culture, and legislation all have a substantial impact on the success of women-owned businesses (Muhammad et al., 2017). Employee behaviors, culture, economics, and environmental factors all have a substantial impact on firm success, according to (Modarresi, Arasti, Talebi, & Farasatkah, 2016).

Internal and external factors influence the success of female entrepreneurs in the construction field, according to the extant literature. As a result, research on the variables that limit the growth and success of female entrepreneurs in developing countries is limited (Modarresi et al. 2016). The amount to which each aspect contributed to the limited success has not been investigated, and this study aims to do so, thus broadening the scope of literature on the barriers to female entrepreneurs' growth in the construction sector.

IV. RESEARCH METHODOLOGY

4.1 Research Philosophy

This particular research adopted the pragmatism approach. The philosophy enabled the application of quantitative and qualitative approaches in this study.

4.2 Research Design

Descriptive research design has been selected for this research. The researcher chose this design because of its ability to ensure the use of both the qualitative and quantitative approaches in exploring the challenges faced by women entrepreneurs in Zimbabwe.

4.3 Population

In this research, a sample size of 310 respondents from 1600 PROWEB members was used. The study used the stratified sampling technique to obtain the sample.

4.4 Data Collection

Data was collected using survey and interviews. A questionnaire was developed and administered. The reliability of the questionnaire was tested and the results are presented. Data was tested for normality before regression was done.

4.5 Ethical Considerations

The ethical issues considered for this research included informed consent, confidentiality, permission, integrity and respect for people's rights and nobility: While conducting this research, the researcher was well aware of respondent's basic human rights and right to express themselves in the most naturalistic way.

V. RESULTS AND DISCUSSIONS

Table 5.1 Factors creating challenges for women entrepreneurs

Factors	Std. Deviation	Variance	Frequency	%
Social and Cultural factors	1.17796	1.388	162	77.1
Limited access to education	1.55691	2.424	132	62.8
Limited access to funding	1.25040	1.770	140	66.7
Work life and family balance	1.13072	1.283	174	82.9

Table 5.1 above shows a Standard deviation of 1.17796 and a variance of 1.388 on social and cultural factors; indicating that the factor does affect women entrepreneurship. However, interview results showed that most females entrepreneurs in the construction sector faced challenges in accessing markets and in knowing how to manage their own companies. It was noted that lack of mentoring was affecting most startups. This finding supports views raised by Roomi, Rehman & Henry (2018) who indicated that the ability to enter into new markets requires expertise, knowledge and contacts. He suggested that women are unable to market goods and services strategically, because they often lack access to training and experience on how to participate in business activities. He went on to say that women-owned businesses are frequently unable to handle both production and marketing. Furthermore, female entrepreneurs are frequently unacquainted with market principles and practices, which poses a significant barrier to their businesses' growth and success.

According to the table 5.1, limited access to education has a variance of 2.424 and a standard deviation of 1.55691, and this indicates that the factor does not create challenges for women to a large extent. This finding however contradicts existing literature which suggested that skills training and business education have a positive effect on enterprise performance and success of enterprises (Divya (2017)). It is acknowledged that the exploitation of entrepreneurial opportunity depends on the entrepreneur's level of education, skills or knowledge acquired through work experience, social network and formal education (Divya,(2017)). Women entrepreneurs, according to the literature, lack training and education, which, in most

cases, limits their chances of success. However, this finding suggests that education was not a significant stumbling block to the growth and success of female-owned businesses. This may be an indication that most respondents had acquired much more than basic education. Limited access to funding, creates challenges also to some extent, and is represented by a variance of 1.770 and standard deviation of 1.25040. In terms of challenges faced by women entrepreneurs, interview results also showed that access to financing is a big obstacle and that very few women receive little or no funding by financial institutions. Limited access to information on social events and opportunities to network, was identified as significant constrain to female entrepreneurs in the construction sector. It emerged that limited access to financing and training for the enhancement of entrepreneurial skills, were some constraint to the growth and success of female entrepreneurs in the construction sector. This finding in support of views raised by Divya (2017) who indicated that greatest threat to females owned enterprises is their inability to access capital due to the tight credit policies that seem to favor male owned enterprises. They observed that women do the majority of household responsibilities and duties, such as meal preparation, laundry, and housework, which consumes the majority of their business time, limiting their success and growth. Access to capital has also been identified as a major challenge for women entrepreneurs, according to Radzi, Nor, & Ali (2017). The inability of most start-up women's businesses to obtain loan financing is a major source of failure. For a variety of reasons, women's access to credit is sometimes limited compared to men's. Lack of collateral, as well as a refusal to accept household assets as collateral, negative perceptions about female entrepreneurs among other reasons.

The aspect of balancing work and life and family life and responsibilities has the strongest influence on the growth and development of women entrepreneurs in the construction sector because the variance of the factor is 1.283 and standard deviation is 1.13072. Interview results also supported this finding since most women indicated that construction work required more time and attention which in turn clashed significantly with their family responsibilities. Respondents indicated that their limited attention to their constructional works affected the growth and competitiveness of their enterprises. In addition, construction work required them to work long hours which clashed with their other family obligations and responsibilities. This finding is in line with views raised by Sangolagi & Alagawadi, (2016) who indicated that balancing family responsibility and the requirements of work is one of the major constraint affecting the growth and success of female owned enterprises. He argued that family responsibilities borne by women might constrain their ability to fully manage and lead their enterprises to success.

VI. CONCLUSION

Conclusions from the study were that women entrepreneurs in the construction sector face diverse challenges related to social, cultural factors and finding. This means that women in the construction sector face the same nature of challenges that other women in other sectors face based on the findings of this study.

VII. RECOMMENDATIONS

Based on the findings and conclusions from the study carried out, recommendations were made to manage the number of factors that are constraining the growth and sustainability of women entrepreneurs in the construction sector. Government policies on financial support must ensure increased access by the woman entrepreneurs in the construction sector given that the sector requires huge capitalization. There is need for increased awareness among various supportive business sector to provide support to women entrepreneurs in the construction sector. There is need for a change in attitude and perception towards women in the construction sector to help them develop the required confidence and mental stamina required to be successful in the sector. Financial institutions must be incentivized to offer less expensive financial loans to women entrepreneurs in the construction sector in view of its contribution to GDP. Recommendations made include that there be further support from the government, in terms of policies that support women's voice; that there be changes from engrained patriarchal cultural norms, and that coalition among female entrepreneurs and mentoring schemes be encouraged.

VIII. RECOMMENDATIONS FOR FURTHER STUDIES

It is recommended that another study focusing on the strategies to use to mitigate challenges faced by women entrepreneurs be conducted in specific industries. Another study can also be carried out focusing on approaches to adopt to improve the economic standing of women entrepreneurs.

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