Women and small mechanisation-based entrepreneurship in Zimbabwe

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Key highlights

- Fewer women than men participated in small mechanisation entrepreneurship
- Entrepreneurship and mechanisation skills, business networks, mentorship and capacity to handle entrepreneurial threats were critical structural enablers for women entrepreneurship
- Culturally-induced cognitive factors were more limiting among women than men entrepreneurs

Abstract

The objective of this paper is to examine participation of women in entrepreneurship, with special focus on small mechanisation-based service provision in Zimbabwe. Data were gathered using field Questionnaire survey among small mech entrepreneurs. These data have mainly been analysed using descriptive tabulations. Other tools included Key informant interviews, Case research, and extensive secondary data collation and analysis. Sampling was purposive, in the District of Nyanga and Makonde. We illustrated that women make 53% of micro and small entrepreneurship. However, these entrepreneurships suffer from poor access to venture capital. Women have limited access to, or ownership of assets such as land. Their businesses are mainly informal, and without insurance. Family and other local networks play a key role in the performance of women-run enterprises; heavy reliance on informal social networks, and poor access to high level institutional support. Women's opportunity structure was poor, especially because of cultural factors. Cultural factors have generated entrenched cognitive limitations, which keep women entrepreneurial confidence low. The FACASI project inspired women entrepreneurs by providing two-wheel tractors, along with skills to take risk and navigate social and cultural barriers, and defy established opportunity structures. We conclude that organisational networks need to be in place to enable access to finance and capital equipment, which, over time enable success for women entrepreneurs and reduce cognitive limitations.

Key words: *culture and cognitive limitations; opportunity structure*

1.0 Introduction

The objective of this paper is to analyse small mechanisation-based entrepreneurship among women in Zimbabwe. This paper will show that women play a key role in the all-important micro and small entrepreneurship (MSE). MSE constitute 50% of the Zimbabwean gross domestic product (GDP) and 60% of the entire economy (Reserve Bank of Zimbabwe 2013).

Despite this strategic importance, MSE are struggling in the context of poor agricultural and employment performances resulting from numerous factors (Saungweme 2013). These factors include land reforms and the World Bank induced Economic Structural Adjustment Programs (ESAP) that have had far reaching implications since the 1990s. The implications include underperformance among women-run entrepreneurships, which hold the transformational card in the growth of agriculture, incomes and employment. More fundamentally, MSE has the key to undoing the existing gender divide in key sectors of the Zimbabwean economy.

1.1 Assets, employment and the gender divide

According to the Women's Financial Network, women start businesses at two times the rate of men. While women are starting more businesses than men, they find it harder at the outset to grow their businesses and access venture capital (Bharthvajan 2014). This is true for Zimbabwe, which is largely an agricultural, rural country with about 35.5% of households women-headed (ZimStat 2016). Women's access to agricultural productive resources is lower than that of men as shown in Fig 1.

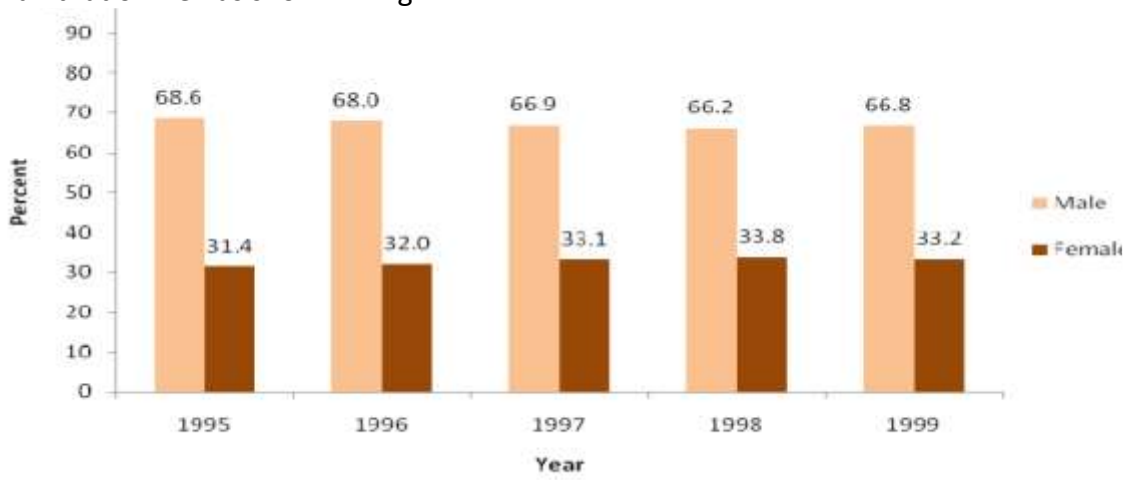

Fig. 1 Private Owners of Land in Large Scale Commercial Farms by Sex of Head of Household, 1995-1999 (CSO, 2000, Crop Production on Large Commercial Farms)

Since male-headed households are the majority owners of land, they hold key collateral that leads to more access to loans/ capital. They therefore own most of farm equipment such as those shown in Table 1.

Table 1. Distribution of ownership of agricultural vehicles by type of vehicle and sex of owner/household head, 2010

Type of machinery equipment	Sex		Total	Percentage of female owners
	Male	Female		
Truck, lorries, vans, and other goods carrying vehicles				
Less than 1 tonne carrying capacity	2374	279	2653	10.5
More than 1 tonne carrying capacity	3478	491	3969	12.4
Passenger motor cars (including station wagons)	2190	325	2515	12.9
Motor cycles, scooters, and other motorised vehicles	1617	221	1838	12.0
Combine harvesters				
Self-propelled	235	18	253	7.1
Tractor drawn	187	11	198	5.6

Source: Agriculture and Livestock Survey, 2010

Asset ownership has a bearing on an entrepreneur's ability to access credit. In reality, only 3.78% of the total loans and advances by Zimbabwean banks go towards the MSEs sector (Reserve Bank of Zim). Land, a pay slip and other assets are required as collateral for one to be granted a loan. Communally owned or run land is not accepted as security for obtaining credit, or for general use as collateral. Most women are in the communal (agricultural) sector – Table 1., and only about eight percent of farmers in that sector received loans. This poor trend extends to the MSE sector.

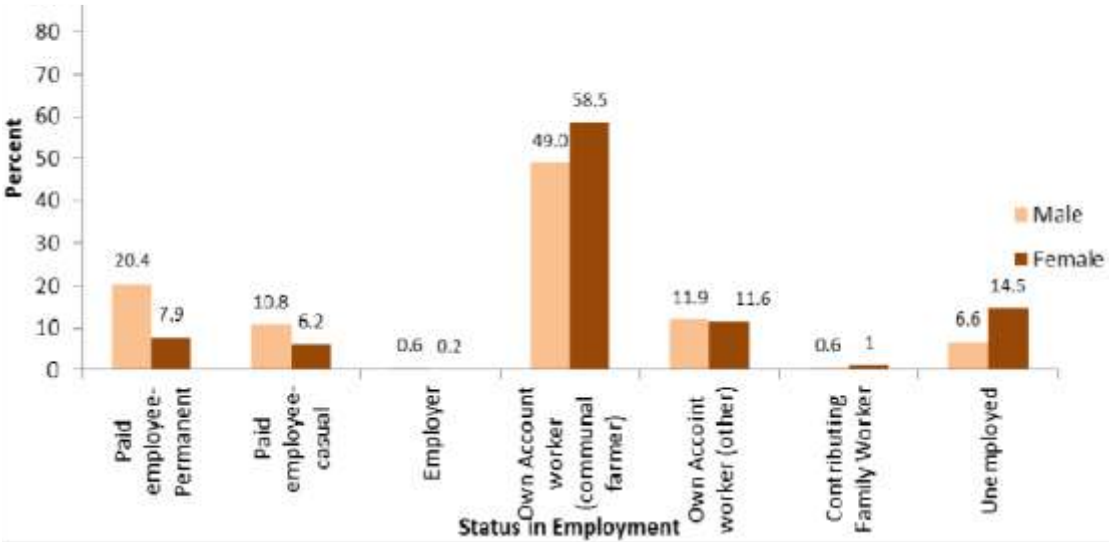

Fig 2. Distribution of Economically Active Population by Current Activity, 2011 LFS

Most rural farming activities that are dominated by women are for subsistence purposes. The share of women in wage employment in high-value non-agricultural sector is low – Fig 2., indicating their poor capacity to save for capital. However, this is a general problem for the clear majority of men too. Fig. 2 shows that in 2011, 31% of the economically active men were in paid employment compared to 14% women. Fig 2 also shows that about half of all women are not meaningfully employed.

Besides lower access to high-value employment, land, or machinery, women's access to mass media is low – Fig 3. Media plays a key role in influencing social perceptions, and in enabling timely access to entrepreneurship information.

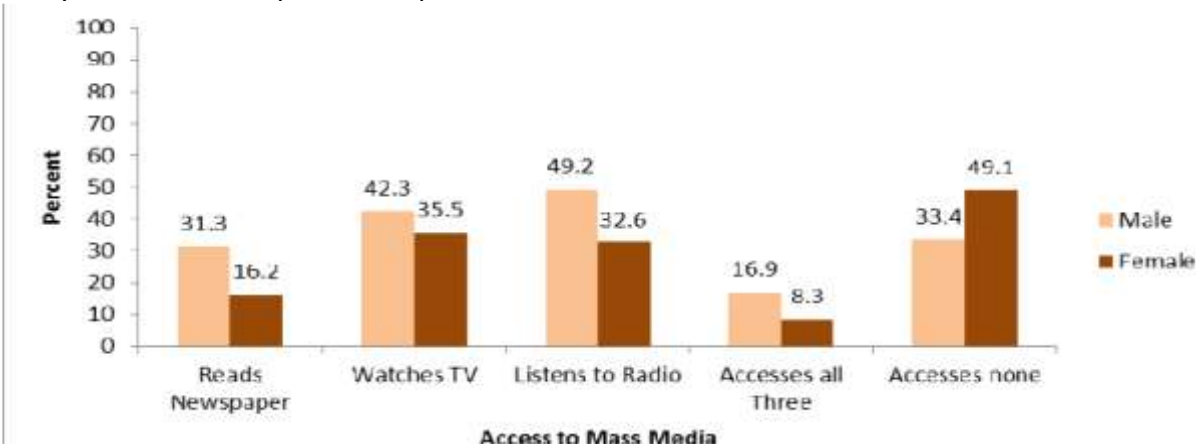

Fig 3. Exposure to Mass Media by Women and Men Aged 15-49 Years, 2010-11 ZDHS

The foregoing analyses reveal a generally higher limitation for entrepreneurship among women than men. The most limiting factor is access and ownership of resources/ assets. This is an important factor to be tackled, because women contribute significantly to world economic growth. The World Bank report (World Bank 2016) indicates that almost half of the world's economic growth in the last decade can be attributed to women entrepreneurship.

1.2 Women and world entrepreneurship scenario

In Africa, 90% of businesses operate as MSEs and offer more than 50% of employment as well as contributing 50% of the GDP. For example, the MSEs sector in South Africa comprises of 55% employment along with 22% of GDP, in Kenya MSEs contribute 18% of national GDP, while in Morocco the MSEs sector accounts for 93% of the industrial firms and 46% employment. The importance of MSE in economic development came to light following the success stories of some East Asian and Western European countries such as Singapore, Taiwan, North Korea, Germany and Italy (Tinarwo 2016). MSE is fundamentally critical to economic transformation (Liedhom and Mead 1999). Mudavanhu *et al*., 2011).

1.3 Zimbabwe agricultural and entrepreneurship context

According to FinMark Trust (2012), about 5.7 Zimbabweans work in the MSE sector. Among around 2.8 million are MSE owners, while and 2.9 million are employees. An estimated 22% of those employees work full-time in about 3.5 million businesses. This means some business owners have more than one business. These are mainly individual entrepreneurs without any employees (about 71%) and micro-businesses with 1 to 5 employees (24%). Women comprise 53% of all MSE ownership, mainly individual entrepreneurs engaged in agricultural activities. This majority figure, however, masks huge disadvantages. The average earnings among women entrepreneurs are 30-40% less than their male counterparts. Besides, "competitive disadvantages for companies owned by women translate into lower levels of labour productivity that are 5-30% lower than those of companies owned by men (Nhuta and Mukumba 2017:374). In larger entrepreneurships, firms with majority female ownership are only 13.9% (World Bank 2016).

The MSE sub-sector is driven by agricultural activities (43%). As implied in Fig 3, there are more male paid employees than female in MSE. Due to this low paid work force, and because MSE is mostly for survival, entrepreneurial returns are supplemented by other sources of income such as salaried jobs, which are dominated by men. Salaried jobs are critical for capital savings in Zimbabwe. Because people under 30yrs are more underemployed, they own only 27% of MSE, because they are unable to raise entrepreneurship capital. They are heavily disadvantaged in the general opportunity structure.

Zimbabwe is highly literate. Over 71% in MSE sector have secondary education or more, and are usually heads of households (65%). This sector is largely rural; 66% of the businesses are located in the agricultural areas, 39% operate businesses mainly from residential premises, 22% operate businesses mainly from their farms. The 2011 LFS showed that about 69% of the population reside in rural. Fifty-two percent to 53% of the population living in rural areas were females, meaning the often-cited urban migration hasn't caused dire/ disproportionate

gender imbalances. Women form 52% of Zimbabwe. Rural women constituted 36 percent of the total population.

MSE sector in Zimbabwe is 85% informal; businesses are not registered or licensed, relatively young (40% are in the start-up and 31% are in the growth phase; in total 71% have been in operation for 5 years or less. About 57% of MSME owners are financially included – use/have financial products/services to manage their business finances, i.e. savings, borrowing, and/or insurance, excluding those who save at home and those who borrow from family and friends. However, there is a gender gap in this, as illustrated earlier.

Only 43% of MSE owners are financially excluded; however, they often borrow informally from family and friends, and/or save at home. Informal financial mechanisms (e.g. savings groups) are very critical to the clear majority – 72% of MSE owners save, mainly at home. Only 15% borrow money, mainly from family and friends. Only 18% of all MSE receive support services from formal institutions, including products/services from commercial banks and other formal non-bank institutions. Main barriers to borrowing include monetary reasons (low/irregular income), and the fundamental constraints explained above, such as low asset ownership. Risks, another most limiting factor is mostly unresolved; 80% of MSE are not insured. These, and the core gendered issues explained above mean 15 (out of 100) small businesses that make it after 5 years of operation in Zimbabwe, only 2 become big businesses. And women make a paltry part of this minority as shown under 1.3 above.

1.4 Opportunity structure

Opportunity structure refers to the notion that opportunities available to persons are shaped by social organisation and structure of their society or institution. Usually, any society or institution, has traditional opportunity structures widely practiced, such as achieving entrepreneurial triumph by using non-family assets in order to secure a loan, without risking household impoverishment. Women have a disadvantage with regards to opportunity structures, because of traditions or culture that shape entrepreneurial success. Entrepreneurship dictates that legitimate opportunity structures be defied, if women are disadvantaged. This requires confidence and support. Beyond these societal limits, the national economy of Zimbabwe is currently failing to provide women with adequate, legitimate and formal means to attain entrepreneurial success (e.g. Mboko 2009).

2.0 Methods

2.1 Questionnaire survey

A total of 20 small mech entrepreneurs were surveyed in FACASI sites of xxx. This survey relied upon a structured questionnaire to collect data on i) structural – mostly economic and ii) cognitive – factors that influence small mech entrepreneurship. Further data were collected using a set of qualitative tools i) Key Informant Interviews ii) FGD observation, and photography.

Data were analysed using simple statistical tabulations and calculations.

2.2 Key informant interviews were held among 03 women, purposively sampled because of their success in i) business growth ii) re-investments and iii) xxx.

2.3 Qualitative research

*Case research, a*n in-depth investigation of 9 purposively sampled women entrepreneurs was done to complement the survey. The sample was purposive; women entrepreneurs manifesting business success. The goal was to broadly understand women-led small mech social innovation in Zimbabwe.

2.4 Secondary data analysis

Efforts to uncover structural and cognitive aspects from literature. These are not however gender detailed information; there is no meaningful literature on two-wheel tractor (2WT)-based or small mech social innovation in Zimbabwe. Literature review therefore focused on broad structural and cognitive issues, and inferences. We have compared findings with examples from Rwanda and Uganda, where ACIAR investments in AIP-based social innovation have yielded in-depth knowledge (Misiko et al., 2016; Adam et al., 2018).

2.5 Sites

This study was carried out in two districts of Nyanga and Makonde. Nyanga is situated in north-eastern Zimbabwe in the eastern highlands in Manicaland Province. Nyanga is characterised by a hilly and rugged terrain. The district has good agricultural soils and an average annual rainfall of >1050mm. The major limiting factor for agricultural productivity is the hilly terrain, which has implications for mechanisation. Makonde is located in Mashonaland West Province, 125km North-west of Harare City. Crops grown here include cotton, maize and tobacco. Commercial cattle ranging, mainly for dairy and beef, is also common. It has a more gentle slopes that Nyanga.

3.0 Findings and discussions

3.1 Small mechanisation-based entrepreneurship and women

Survey findings show all studied small mechanisation-based entrepreneurships were less than 5 years old, informal and rural-based. There were only 3 women entrepreneurs out of the 20 who had gathered experience in the full range of small mech business. All the studied entrepreneurs had undergone professional business trainings relevant to their businesses. They had acquired both financial and equipment capital through the FACASI Project. Their common equipment included 2WTs, moulding boards, seeders/ planters, water pumps, harvesters/reapers, threshers, trailers, and disc ploughs. Common services offered by these entrepreneurships included ploughing, threshing/shelling, transportation, planting, irrigation, harvesting, and reaping. The respective average distances to their suppliers and clients were 32km and 19km. They employed about 2 workers, and served an average of 22 clients each year. Their average annual income was 9641.

They mainly found their potential customers through referrals, returning customers, social networks e.g. membership in farmer organisations, family ties, government/ government programmes. Women mainly relied on local and horizontal social networks. This is a characteristic shared among most micro entrepreneur firms that do not make it to past 5 years into maturation as clearly illustrated in secondary data analyses. Due to their operation style which tends to be informal networking, women have not successfully developed their

business networks with support institutions. This had hindered their mechanisation business development opportunities.

Findings show that after FACASI project trained small mech entrepreneurs, what mattered was if women (and men) entrepreneurs had previous business experiences, reliable networks and an understanding of assessing and managing risks. Women were particularly disadvantaged in terms of business mentorship and entrepreneurial support. However, women performed well, with no disadvantages compared to male entrepreneurs with regards to marketing. The reported lack of sales and marketing was the result of lack of investment funds, and not related to skills deficiency among female entrepreneurs. Key informant interviews show evidence of reliance on mobile phones to market female-led entrepreneurships. Marketing is however a broader concept. There is a general need to raise the level of marketing and business development skills. Access to technology is only one step. More enabling computer/ internet-based knowledge of women entrepreneurs can be a key part of their business.

3.2 Women, small mechanisation entrepreneurship and profitability factors

Ninety percent (90%) of the service providers interviewed singled out shelling as the most profitable business venture.

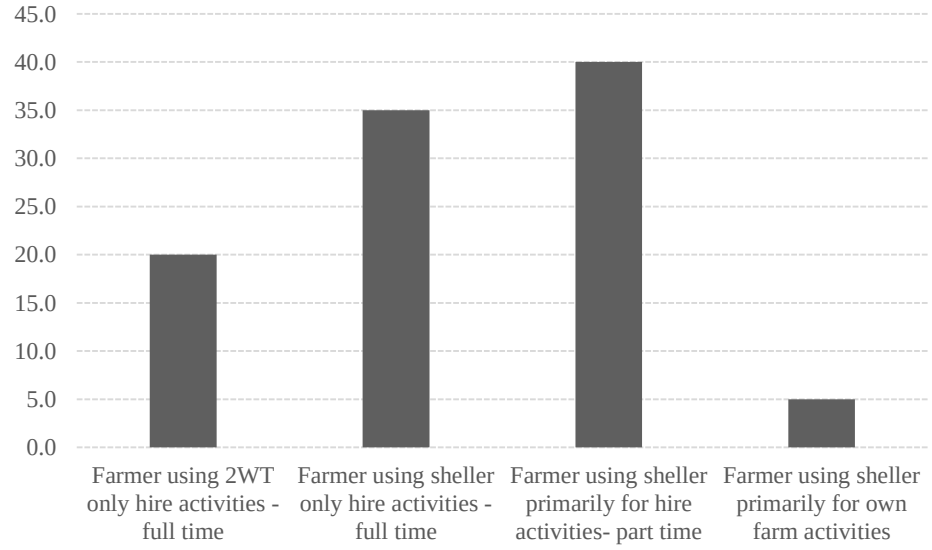

Fig. 4 Business models defining small mechanisation entrepreneurship in FACASI sites of Zimbabwe

The most common customer needs addressed by 2WT entrepreneurship are presented in Fig. 5.

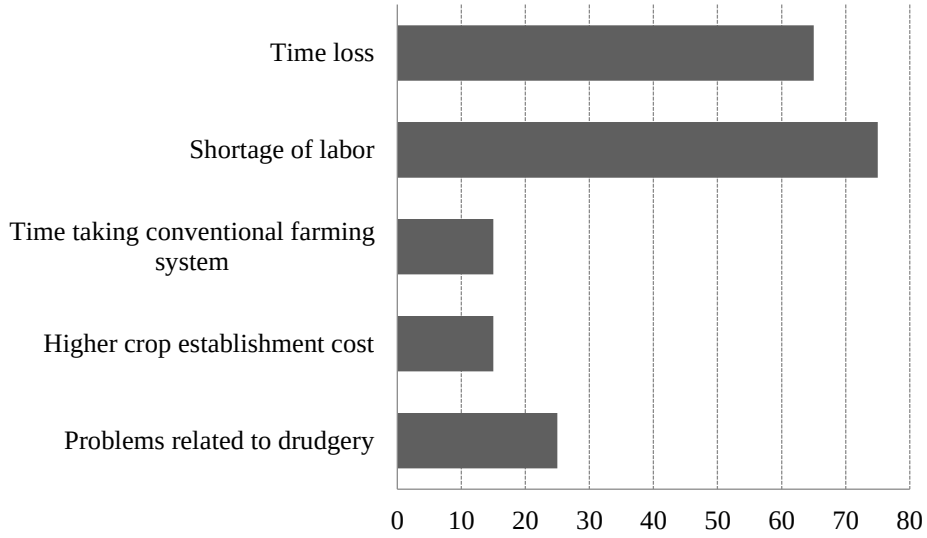

Fig. 5 Customer needs addressed by SPs

Fig. 6 shows common bottlenecks in conducting small mechanisation-based businesses among 80% of service providers.

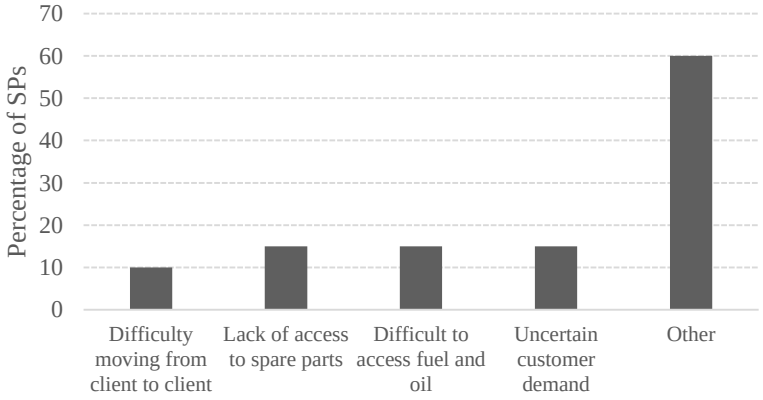

Fig. 6 Bottlenecks faced by small mechanisation-based businesses

Only 25% of the SPs had been involved in some form of risk that include financial risks, market risks, policy risks and production risks which has affected their businesses. However, 5% of the SPs managed to salvage their businesses through reducing the hire charge, outsourcing and securing soft loans and repairing machinery by themselves. About 90% of the service providers believe that they are highly effective in managing risk whilst the remainder think they are not very effective. SPs (85%) do not have difficulties in bargaining with suppliers whilst 15% find some difficulties. The bargaining of the suppliers has not changed over the years.

A key aspect was women entrepreneurial confidence to take risks, especially the ability and support to overcome usual business shocks, and navigate social and cultural barriers irrespective of her career as an entrepreneur. The ability to manage risks, and navigate social and cultural barriers, according to the literature, is what determines entrepreneur that made it past year 5, and into maturity. There was no clear indication entrepreneurial confidence emanated from years of schooling, or formal institutional business training among women.

Progress appeared linked more to confidence and opportunity structure.

3.3 Enabling environment

All entrepreneurs pointed out infrastructure a key limiting factor to their businesses. They all had had problems caused by the tripartite money system that meant entrepreneurs had no/ extremely low access to foreign currency to import machinery brands of their choice such as Fitarelli planters from Brazil. There was limited access to credit. The most cited constraint was fuel costs, which were seen as the most limiting constraint. A key incentive mentioned was Command Agriculture (xx), which targets provision of inputs. All entrepreneurs surveyed suggested that government need to subsidize machinery. Land reform was seen as positive, because it enabled rural farmers to access/ hold bigger pieces of land that incentivise mechanisation. A key challenge mentioned was slow adaptation to 2WT among entrepreneurs and customers.

Historically, women have had low access to mechanisation-targeted financing. This study did not in fact get any statistical breakdown of Insurance (risk) and entrepreneurship on women. However, the logical assessment is since there is low investment in mechanisation (FAO and AUC 2018), and broadly in rural agriculture, entrepreneurship related insurance is low. Field survey showed none of the small mechanisation enterprises were insured. There were however mechanisms of insurance as shown in findings, such as collective capitalization, resource pooling. These are 'informal' insurance mechanisms, which include the critical role of social networks. These networks however were mostly local, and without adequate coverage of key national organisations that influence business such as import businesses, insurance, government agencies, donors and training institutes. Women entrepreneurs were linked more to local small mechanisation researchers, informal institutions, customers, and their suppliers in nearest urban centres.

3.4 Strategies used by women to enable effective 2WT business models

Strategies used by women to enable effective 2WT business models included i) business/ service diversification – especially by joining savings clubs, selling livestock, and cross border trading. ii) Expanding business networks iii) acquiring new skills especially among operators iv) advertising, especially by relying on mobile phones – WhatsApp, face to face engagements, demonstrations in field days and holding community meetings v) keeping business secret particularly ensuring confidentiality money matters vi) utilizing family cheap/ free labour vii) joining credit unions viii) niche marketing – among small scale farmers.

3.5 Drivers of women entrepreneurship

Women entrepreneurs in the sample reported that the main reason behind their decisions to become small mechanisation entrepreneurs was to i) exploit unique opportunities provided by 2WT ii) work for social benefits iii) be independent. Being independent was about *prestige, empowerment and social recognition, financial independence, social networking and learning, reduction of drudgery and poverty.*

Focus group discussions showed clear linkage between culture and small mech entrepreneurship (se also Chitsike 2000). Culture was blamed for limiting opportunity structure among women. (see also Mauchi *et al*., 2014). Culture was linked to the perception that women are not ready for entrepreneurship. Perceived readiness is hugely important for

2WT entrepreneurship. It shaped the motives of entrepreneurship (e.g. Chikombingo *et al*., 2017) and the broad nature of women and social innovation (TEPSIE 2018).

There was an underlying factor among competing women entrepreneurs; confidence. Succeeding women-run entrepreneurships partly resulted from the confidence to move beyond subordinate status. Entrepreneurship confidence was the result of access to FACASI support that transformed women capabilities; managerial decision-making, employing operators, accessing working capital/ 2WT and allied equipment. What FACASI majorly eliminated was the need among participating women to have access to tangible security and/for credit that is elusive in the Zimbabwean market. These women entrepreneurs would have to depend on their marriages, parents or social networks to raise limited capital. They would have to follow the footsteps of the husbands. Womens limited access to opportunity structure constrained external sources of funds, partly resulting from low trust among financial institutions due to lack of past experiences and collateral.

According to Howaldt and Schwarz (2010), social innovation enables the development of new products, services and programmes. It involves social entrepreneurship; the reconfiguration of social relations and power structures; new models of local economic development; societal transformation and system change; non-profit management; and enterprise-led sustainable development. Because FACASI-inspired service provision has an element of values, needs, risks, well-being, and social impact, demonstrates the complexity and multi-faceted nature of what is described in Fig 7.

3.6 Challenges faced by women small mechanisation entrepreneurs

Fig. 6 presents types and levels of challenges as reported by all men and women entrepreneurs in FACASI sites of Zimbabwe

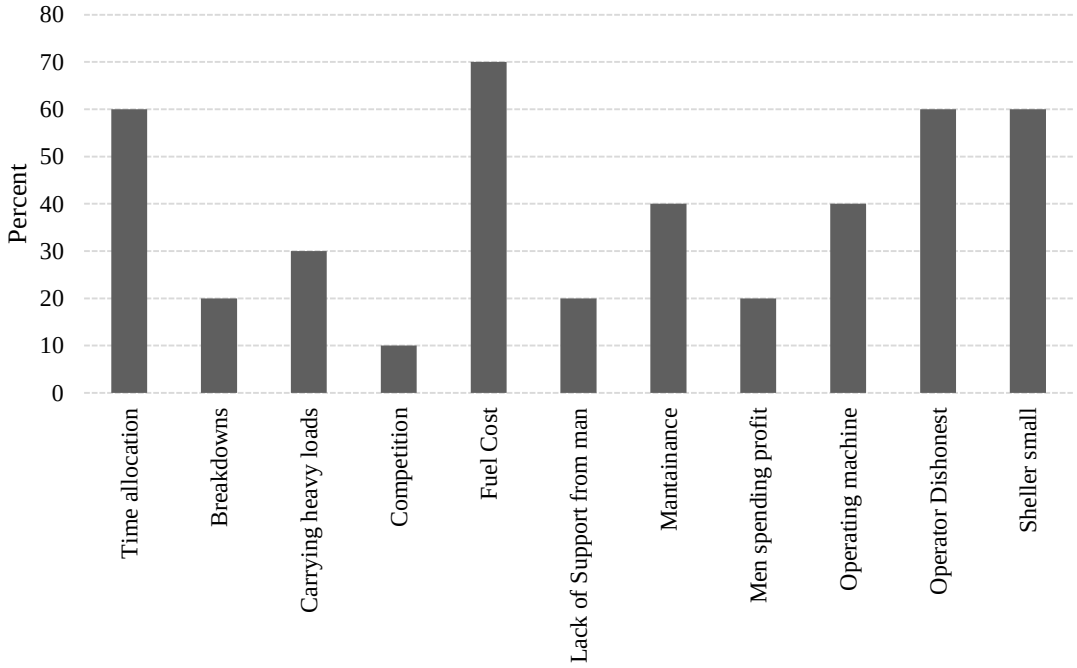

Fig. 7 common challenges faced by female 2WT based entrepreneurs in Zimbabwe

Focus group discussions show distance that small-mechanisation-based entrepreneurships had to cover was a limiting factor in the growth of women-led businesses. They had to rely mostly on young operators to offer services. There is wide literature showing limited mobility (loss of time – Fig 5, distance – Fig 6) among women results from household responsibilities towards family. There is no clarity in this study that marital obligations made decisive restrictions to how far/where women would frequently travel, and for how long. The assumption is, successful women entrepreneurs happened to be due to the lack of this constraint. What was clear, however, was that family support was essential success among both men and women entrepreneurs. There is need for systematic research to verify whether successful women obtain direct or implied permissions from men to do business.

4.0 Conclusions

This study concludes that women entrepreneurs benefitted significantly from skills and capital (equipment and finance) support. However, the few (3) female entrepreneurs with fully diversified small mechanisation businesses mean women still are underperforming compared to male entrepreneurs. Three main issues limiting them i.e. weak entrepreneurial resource networks, poor support from key institutions and low capacity to handle risks need to be addressed. There is need for transformational investments related to i) innovation-enabling skills ii) mentorship programmes iii) capacity to handle entrepreneurial threats, particularly related to financial risks, market risks, policy risks and production risks. Skills, mentorship and support were key in raising entrepreneurship confidence to invest, and to take risks in circumventing structural, cognitive and social constraints. Investments to drive structural changes are key, for instance to enable more appropriate training modalities that factor in women's inability to participate in resident sessions.

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