

## Investigating the Challenges Facing Women Entrepreneurs In Kabwe

*(Conference ID: CFP/701/2018)*

**Authors:** Ms. Mary Lubinda, NsamaMusawa & Blessing Mataka.

marylubinda@yahoo.com

**Employee:** Mulungushi University

Kabwe, Zambia

### **Abstract:**

*The purpose of this study is to examine the business and social profile of 50 women entrepreneurs in Kabwe in order to identify patterns of social and economic challenges facing business owners in Kabwe. The study aims to support and encourage sustainable small-scale economic development activities by Kabwe women and determine ways to integrate small businesses into existing economic projects and strategies for poverty alleviation and expand understanding of the business and social profiles of women entrepreneurs in Kabwe, examine the influences on their work, raise the level of awareness of women entrepreneurs.*

*The study used qualitative research design using questionnaires which were administered to the respondents. The findings were that the challenges were identified as impediments to women entrepreneurs, which comprises difficult to access capital, difficult to access policy makers, difficult to access education and training, and discrimination in accessing resources.*

**Key Words:** entrepreneurs, women, economic, social, poverty alleviations

## 1.0 Introduction

Women entrepreneurs are defined as the women or group of women who initiate, organise and operate a business enterprise (Manerkar, 2015), and Iyiola and Azuh (2014), define a woman entrepreneur as a female who plays a captivating part of repeatedly interacting and keenly adjusting herself with financial, socio-economic, and support spheres in society

Entrepreneurship is a term used to describe a dynamic process of incremental wealth (Shaileshi et al, 2013). Entrepreneurship is the application of energy for initiating and building an enterprise (Mishra et al, 2010). Entrepreneurship is increasingly recognised as an important driver of economic growth, productivity, innovation and employment and is widely accepted as a key aspect of economic dynamism. History shows that economic progress has been advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005).

Entrepreneurship is associated with innovative and dynamic developments within the Small, Micro and Medium Enterprises (SMME) sector. According to the United States Department of Agriculture, 2011, an entrepreneur is an innovator who recognises and seizes opportunities, converts those opportunities into workable ideas, adds value, effort, money, skill and assumes risks of competition to actualise the ideas and takes the reward.

The role of entrepreneurship and entrepreneurial culture in economic and social development has often been underestimated. Over the years, it has become increasingly apparent that entrepreneurship contributes to economic development. Nevertheless, the significant numbers of enterprises were owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Zambia and Kabwe town in particular. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women's entrepreneurship and women owned and run organisations is just the development of 1980s (ILO, 2006).

Recent studies show that most of women entrepreneurs are found in Micro and Small Enterprises (MSMEs), particularly in small scale farming, hotel accommodation (lodges) fashion and beauty industries. According to the Zambia Central Statistics Office (2004), almost 50% of all new jobs created in Zambia are attributable to small business enterprises and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women, (Beyene, 2003).

Women constitute half of the world population and produce half of the world food supply and account for 60% of the working force but comprise only about 30% of the official labour force, receive only 10% of the world's economy and surprisingly own less than 1% of the world's real estate (Cheste, 1992). They have little access to productive resources and

negligible control over family income. This discrimination is the result of the gender bias which forms an inherent part of the global society. According to Carter and Cannon (1993) some of the visible and reported gender bias malpractices prevalent in Zambia are legal discrimination, professions exclusively earmarked for men, limited access to natural resources such as land, education and freedom due to preference for the male child. While such practices and activities are prevalent in the Zambian societies, they are fortunately not the lot of every Zambian woman and are confined to certain communities and sections of society (Allen and Truman, 1993).

Allen Truman (1993) further argues that in such a situation, the important role of women in procreation, upkeep, management and development of the family, as well as performing the diverse economic, social, political, religious, national and international role, cannot be denied. Gaidzanwa (1993) postulates that despite the fact that they deserve equal status, honour, dignity, rights and consideration, certain complex factors have reduced the status of women in human society to a lower level, leading the gender biases generally manifested in a loss of economic freedom.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in Zambia and Kabwe in particular. According to Gaidzanwa (1993), the number of women entrepreneurs has grown over a period of time, especially after the year 1990. While women entrepreneur have demonstrated their potential, the fact remains that they are capable of contributing much more than they already are (Raftopoulos and Moyo, 1994). In order to harness their potential for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustain their efforts in this direction. Such a strategy needs to be congruent with field realities and should take cognizance of the problems women entrepreneurs face. The socio-economic challenges attendant to women entrepreneurs, in Kabwe varies from socio-cultural, educational and legal barriers (Raftopoulos and Moyo, 1994).

Kabwe is the capital of Zambia Central Province with a population estimated at 202,914 at the 2010 census. Named Broken Hill until 1966, it was founded when lead and zinc deposits were discovered in 1902. Kabwe also has a claim to being the birthplace of Zambian politics as it was an important political centre during the colonial period. It is an important transportation mining centre.

## 1.1 Problem Statement

According to Nieman and Nieuwenhuizen, (2004:37) customarily, a woman's role has been that of mother and wife. This has changed, women are now involved in many business ventures. Women entrepreneurs have been the most disadvantaged because they cannot pursue a business activity without taking their husband or male family member along. Although many women are now engaged in the self-employment sector, people still wonder how a woman can be a successful entrepreneur if she has gender roles to play at home, is

uneducated, unexposed to markets or cut off from financial resources or discriminated against in a male dominated society (Maas & Herrington, 2006:4).

The study analyses the challenges of women entrepreneurs in Kabwe. According to Beyene (2003), problems specific to women entrepreneurs include lack of need achievement, economic independence and autonomy, absence of risk bearing capacity, lack of education skills, lack of funding, competition, lack of business information and experience as well as social stigma attached to certain vocations.

## **1.2 Research Objectives**

### **1.3 General Objective**

The general objective is to investigate the challenges facing women entrepreneurs in Kabwe

### **1.4 Specific objectives**

1. To investigate the challenges facing women entrepreneurs in Kabwe
2. To determine the challenges of women entrepreneurs in small and medium scale enterprises
3. To establish a comparative analysis of the challenges of women entrepreneurs in Kabwe

### **1.5 Research Questions**

1. What are the challenges facing women entrepreneurs in Kabwe?
2. What are challenges of women in small and medium scale enterprise?
3. How do women entrepreneurs overcome these challenges?

## 2.0 Literature Review

This study analyses the challenges of women entrepreneurs in Kabwe. According to Beyene (2003), problems specific to women entrepreneurs include lack of need achievement, economic independence and autonomy, absence of risk bearing capacity, lack of education skills, lack of business information and experience as well as social stigma attached to certain vocations.

### 2.1 Factors affecting entrepreneurship

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors. Samiti (2006), Tan (2000) classified the basic factors that affect entrepreneurs in to two broad categories, economic and social. The economic factors include competition in the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge, lack of production, storage space, poor infrastructure, inadequate power supply and lack of business training.

The social factors include lack of social acceptability, having limited contacts outside prejudice and class bias, society looks down upon, attitude of other employees and relations with work force. Besides this, Gemechis, (2007), Hirsch (2005), ILO (2009) added social and cultural attitude towards youth entrepreneurship, entrepreneurship education, administrative and regulatory framework and business assistance and support, barriers to access technology are crucial factors that affect entrepreneurial success.

### 2.2 Women entrepreneurship

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved in small or medium scale production activities, or in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment, United Nations Industrial Development Organisation (UNIDO, 2001).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

#### 2.2.1 Nature of women entrepreneurs

There is no agreement among researchers with regard to differences in the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green and Cohen (1995:106) stated, "An entrepreneur is an entrepreneur" and it should not matter what size, shape,

colour or sex the entrepreneur might be. If so, good entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures.”

These differences provide compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures and their entrepreneurial behaviours as a unique subset of entrepreneurship. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organisation, strategic orientation, and access to resources.

Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be first born, from a middle or upper class family, the daughter of a self employed father, educated to degree level, married with children, forty to forty-five at start-up, and with relevant experience. In their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs. South Africa Entrepreneur Network (2005) as cited in <http://www.dti.gov.za/sawen/SAWENreport2.pdf>. pointed out that challenges/attractions of entrepreneurship, self-determination/autonomy, family concerns - balancing career and family, lack of career advancement/discrimination, and organisational dynamics- power/politics are reported as main initiators to become entrepreneurs for women. The report also added the desire to make a social contribution and helping others has been found to be a key factor in women choosing to become business owners.

## **2.3 Factors affecting women entrepreneurs' performance**

Women entrepreneurs have grown in large numbers across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. This does not mean, however, that the problems are totally resolved. In support of this the Centre for Women's Business Research in the United States as cited in UNECE (2204) and Mahbub (2000) identified the following factors that affect women entrepreneurs.

### **2.3.1 Access to finance**

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000).

The greatest barrier facing women entrepreneurs in Kenya is access to finance. This is an issue because of collateral requirements. In Kenya 1% of women own property and that

makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification Athanne (2011). The financial aspects of setting up a business are without doubt the biggest obstacles to women (Zororo 2011, Brush 1992). Women entrepreneurs often lack information about how to get a loan, lack the necessary collateral to obtain one and/or face discriminatory laws or practices related to finance and credit, Common Wealth Secretariat (2002). Finding the finance to get a new business going, or to grow an existing one is a difficult challenge.

Makokha (2006) adds that women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. Kinyanjui (2006) records that some entrepreneurs felt that it was difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans.

Loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Consequently women entrepreneurs are likely to have multiple short term loans to cater for both businesses and social needs. Formal financial support is seen to be too expensive for many women entrepreneurs and hence they treat this as a last resort. This is the situation that obtains in many African countries (Stevenson and St-Onge, 2005).

### **2.3.2 Discrimination**

Discrimination is another challenge that women entrepreneurs face in Kenya. Even when women entrepreneurs approach banks for financing, they tend to face discrimination. Women report that bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. The fact that banks engage in gender bias prevents many women from even approaching them. Some women get so discouraged that they do not bother to seek bank financing and turn instead to informal savings groups. Gray (1996) adds that the women's major problem during the start-up is the credit discrimination. In countries like Kenya, a woman is not allowed to open a bank account or own land without her husband's or father cosignatory. Although inheritance laws were revised in Kenya with the Succession Act of 1981, women have rarely inherited land and other property in their own right. This means that they lack title deeds which are still the most commonly used form security for borrowing money. Women own only 1% of Kenya's land, 5-6% is held under joint names usually with husband, (World Bank report).

Entrepreneurship always involves some level of risk taking. For women in the rural areas, gender stereotyped perception of self, lack of confidence and assertiveness appear to be major barriers. The fear of risk is a big hindrance. The status of women in patriarchal social structure makes women dependent on males in their lives – husbands or fathers – and

family resistance is a major distinctive to business start-up. Other close male family members often make decisions for women hence going against the independent spirit of entrepreneurship. In addition, women are usually less educated than men, making them less equipped to manage a business, Common Wealth Secretariat (2002).

### **2.3.3 Access to markets**

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned Small and Medium Enterprises (SMEs) are often unable to take on both production and marketing of their goods. In addition, they have often not been exposed to the international market and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face sexual harassment and may be restricted in their ability to travel to make contacts (UNECE, 2004).

### **2.3.4 Access to training**

Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterised by low enrolment among women in education, high dropout rates and poor quality of education. In Angola female literacy levels as percentage of male literacy as well as average years of schooling of women and men is generally low. This testifies to the existence of gender discrimination in building capacity of women and providing them with equal opportunities, not only in Angola but in several third world countries, particularly in Africa (UNECE, 2004).

### **2.3.5 Access to network**

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale and are generally not members of professional organisations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited

to join trade missions or delegations, due to the combined invisibility of women dominated sectors and of women as individuals within any given sector (Mahbub, 2000).

Access to justice is essential for ensuring, smooth business operations, and it spans issues such as enforcing contracts and employment disputes. Yet women entrepreneurs in most third world countries, Zambia included have difficulties when assessing justice. Using the formal courts in these countries can be costly, complex and time consuming for entrepreneurs. For women who are burdened with their multiple responsibilities in the household and at work and who do not have the know-how to navigate the government process, dealing with the complicated and often corrupt bureaucracy is another challenge, Athanne (2011). Common Wealth secretariat (2002) records that women often have few or no contacts in the bureaucracy, and there may be a bias against women's businesses. Women have little representation on policy - making bodies, partly because they tend not to belong to or reach leadership positions in mainstream business organisations.

### **2.3.6 Access to policymakers**

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to and even less reach leadership positions in, mainstream business organisations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004). Robertson (1998), OECD (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform, restraints with regard to assets (land), lack of information to exploit opportunities, and poor mobilisation of women entrepreneurs, lack of management skills, lack of awareness among young women of entrepreneurship as a career option, conflicting gender roles, gender inequality, inappropriate technology and constraints at the legal institutional and policy levels.

### **2.3.7 Lack of education**

Lower education levels put women entrepreneurs in most developing societies at a disadvantage compared to men. While gender gap in primary education in Zimbabwe and Angola has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasise entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth. In education, preference is given to boys, thus the educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business development services.

Lack of sufficient education and training for women is another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given

equal opportunity to study like the boys, they had limited education and training (if any) hence which tends to affect effective performance in later life. One woman laments: “we are isolated socially, we lack previous work experience, and access to enterprise information and marketing facilities which the men entrepreneurs acquire. The excessive demand on our time as wives, mothers and ‘managers’ of the home front due to our chores, make it nearly impossible to successfully operate an enterprise. It is only by God’s grace that we manage to survive. This is besides our position in the family and the structure of power relations, one who ventures out there to follow entrepreneurial spirit, does so at the expense of her family”, Namusonge (2006).

In addition, women are usually less educated than men, making them less well equipped to manage a business Common Wealth Secretariat (2002). Namusonge (2006) noted that entrepreneurial education and training play a key role in stimulating entrepreneurship and self-employment. Despite the presence of business development services in Angola not many women entrepreneurs use it because of cost, access, necessity, or availability Steven et al (2005).

### **2.3.8 Multiple responsibilities**

One other challenge is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide. Ahmad et al (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the entrepreneurs’ wings of exploration.

Common Wealth Secretariat (2002) adds that when business training is available, women may not be able to take advantage of it because it is held at a time when they are looking after their family. Comparative studies show that women start business at an older age than men, when they have had the family and children (Zororo, 2011, Green and Cohen 1995), this becomes a great challenge. The rural women appear not to be driven by profits but rather, by the need to provide for their families. They see enterprises as a means of setting them free from ‘begging’ from their spouses’ money for basic necessities of their families – food, clothing and health. What they earn is totally spent for the benefit of the entire family. Another key motivating force for women to become business owners has been identified as interest in helping others. Generally women entrepreneurs in small scale business receive substantial family support at start-up and in the course of running their business. Such support is however, based mainly on social rather than economic consideration.

## 2.3.9 Competition

Whilst micro-enterprises are very often the source of innovation, they are also especially vulnerable to competition from counterparts who introduce new products or services, or improve their production processes, lacking the resources to respond rapidly. Competition (markets) and information related factors, are said to be major challenges. Competition is seen in form of the size of market share in the rural setting. Most of these markets are not expanding and new competitors such as mini-super markets with wide varieties of products for those who were engaged in selling household products are emerging, To Jaiyeba (2010) this could be caused by lack of marketing skills.

## 3.0 Methodology

The study undertook qualitative method. Kabwe was used as a study area for this particular research. The population of companies owned by women was obtained from Patents and Companies Registration Agency (PACRA). The survey was divided into sections that recorded personal demographics, the entrepreneurs' perception of the business environment and their venue and the motivations and drives that led to the birth of their business. Data were collected and processed to produce frequency distribution on every question.

The sample size for this research was calculated using Yamene (1967)

$$n = \frac{N}{1+N(e)^2}$$

**Where** n is the sample size, N is the population size, and e is the level of precision. In this formula, N is 151 which is the total number of women enterprises registered and located in Kabwe and e is the error term which was put at 10%. Therefore, the confidence interval used was 90% and the level of significance used to measure 10% or 0.1

Self administered questionnaires were used to collect data from SME owners and a sample of 50 women entrepreneurs was collected

## 4.0 Findings and data analysis

Figure 4.1 Type of Business

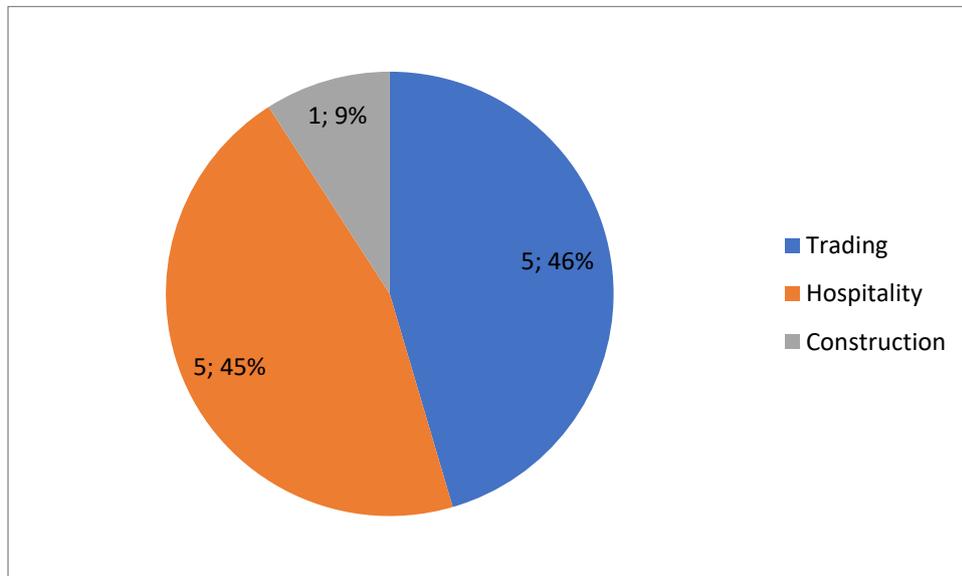


Figure 4.1 shows that 45% of the respondents are in trading and hospitality businesses respectively while 9% of the respondents are in construction business

Figure 4.2 Year in Business

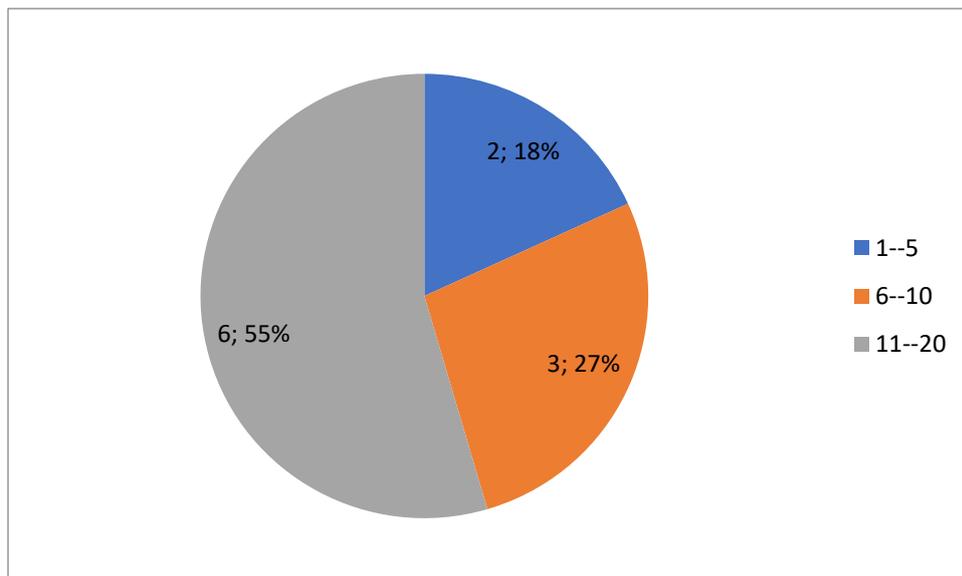


Figure 4.2 indicates 55% of the respondents have been in business between 11 to 20 years and 27% have been in business between 6 to 10 years and 18% have been in business between 1 to 5 years.

**Figure 4.3 Annual Turnover**

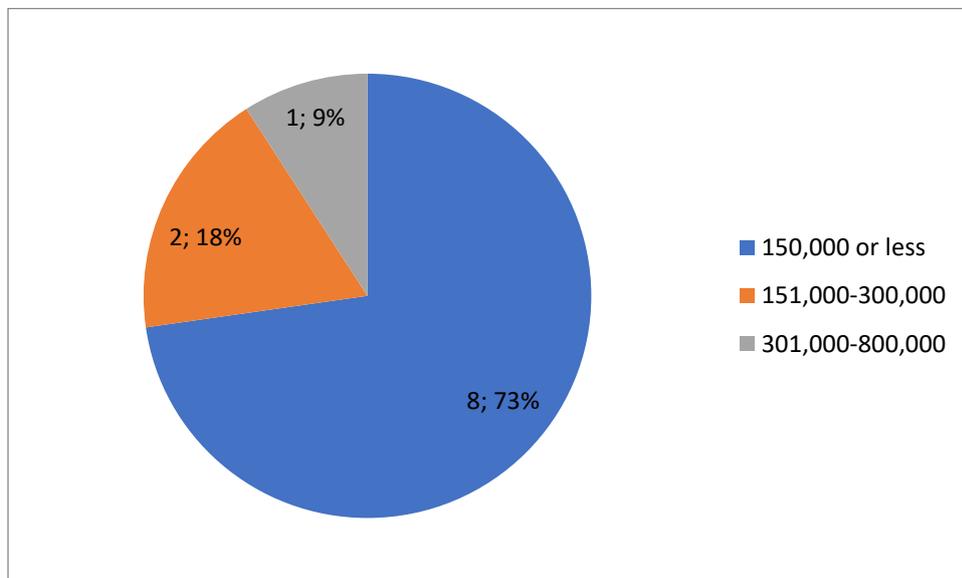


Figure 4.3 shows majority of the respondents have annual turnover of 150,000 and less than 10 employees meaning they are micro enterprises

**Table 4.1 Business has challenges**

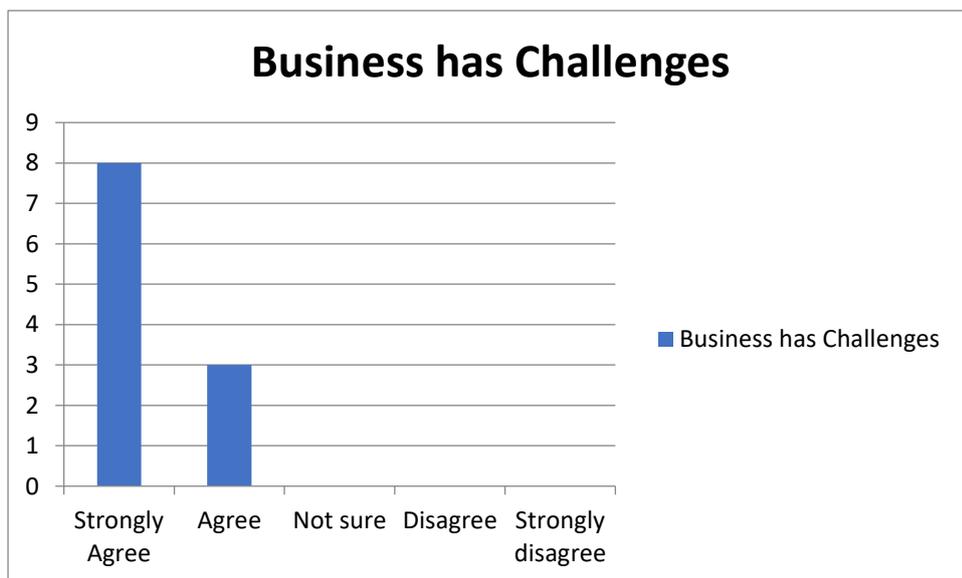


Table 4.1 shows that 70% of the respondents strongly agree that their businesses have challenges and 30% of the respondents also agree that they have business challenges

**Table 4.2 Difficult to access Capital**

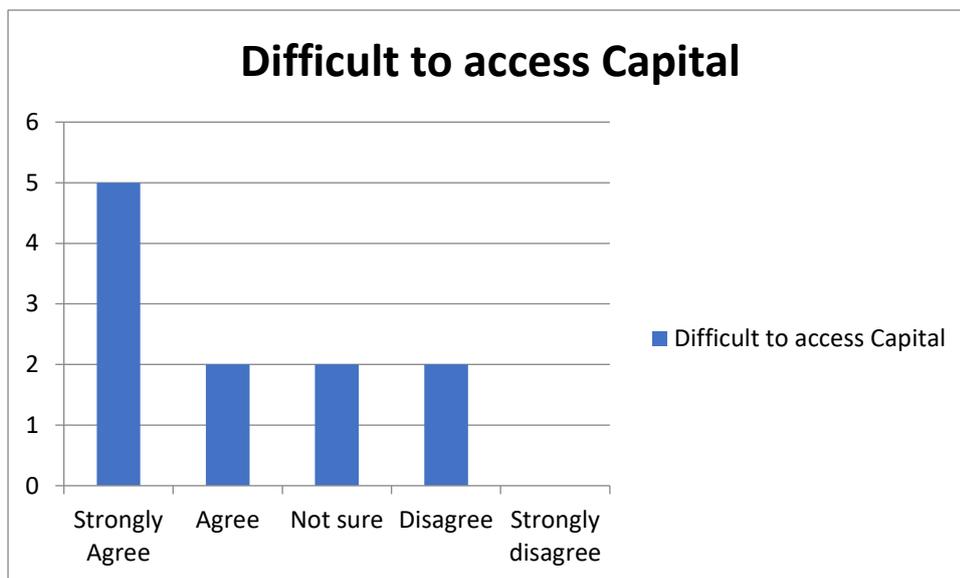


Table 4.2 indicates that 55% of the respondents strongly agree that that they have difficult to access capital and 15% agree that they have challenges while another 15% of the respondents are not sure because they have not tried to access capital and another 15% of the respondents disagree

**Table 4.3 Discrimination in accessing resources**

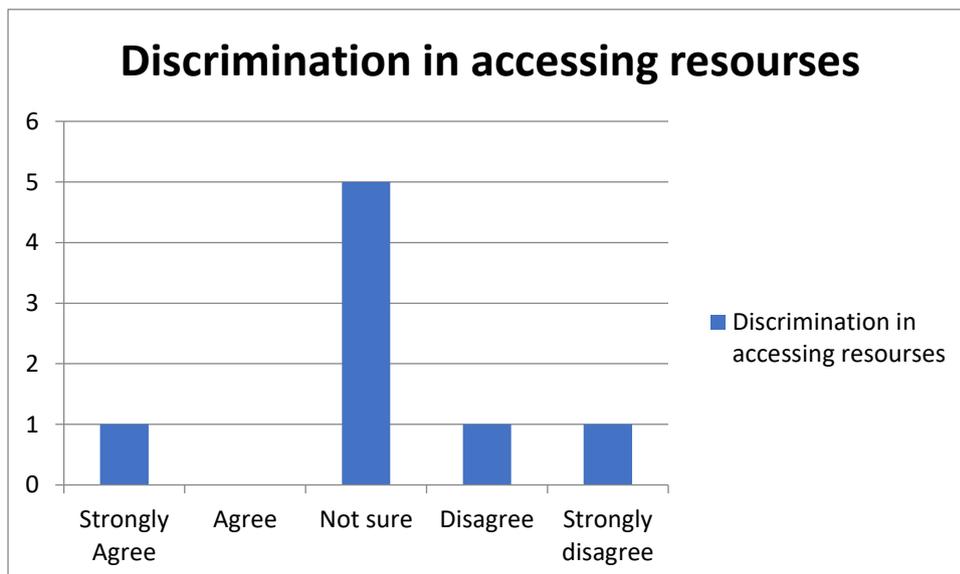


Table 4.3 above shows that above 50% of the respondents are not sure whether there is discrimination in accessing resources because they have not tried to access resources while 10% strongly agree and 10% strongly disagree and 10% disagree.

**Table 4.4 Have market knowledge**

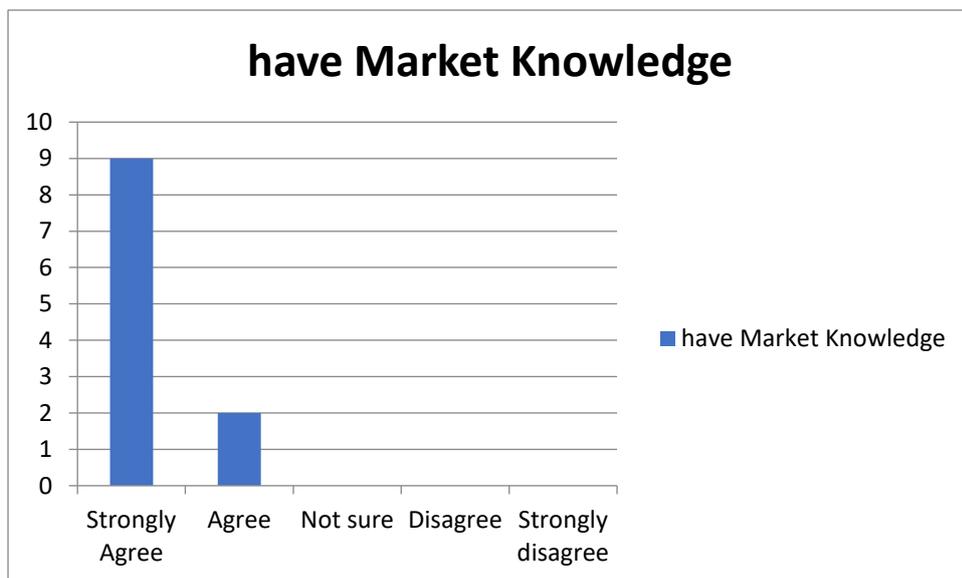
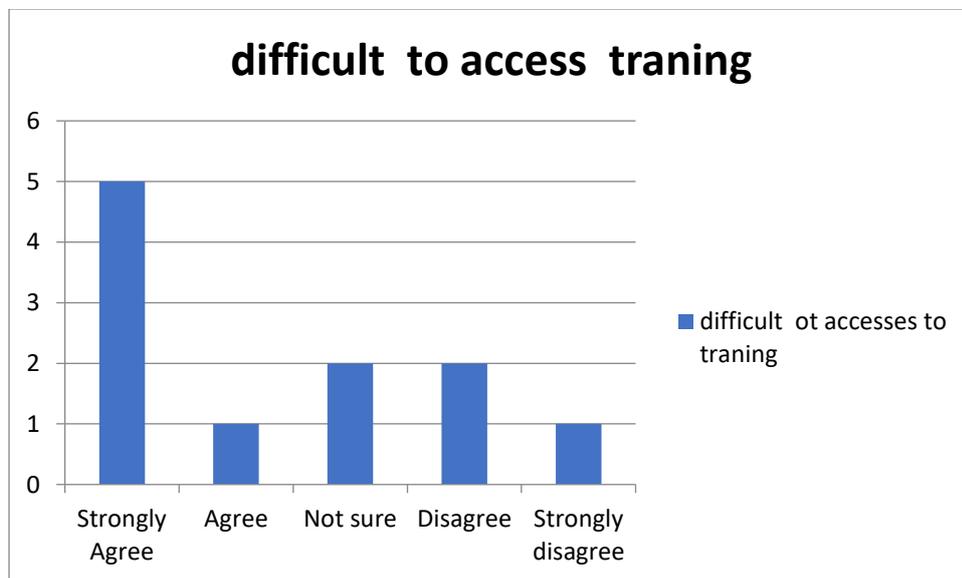


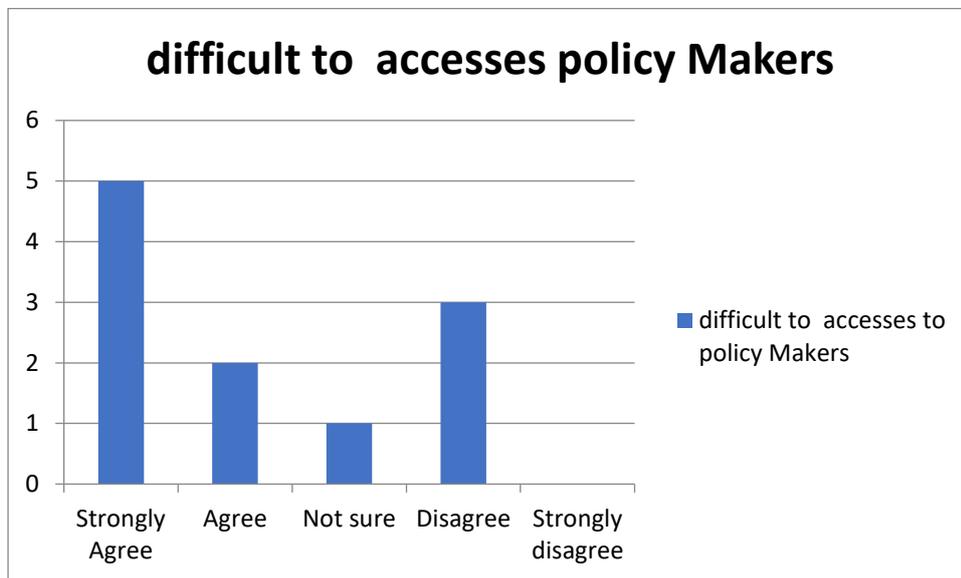
Table 4.4 above shows that 80% of the respondents strongly agree that they have market knowledge and 20% also agree that they have market knowledge

**Table 4.5 Difficult to acces training**



The table above indicates that 55% of the respondents strongly agree that they have difficulties to access training while 15% are not sure because they have not bothered to access training and 15% disagree that they have difficulties to access training.

**Table 4.6 Difficult to access policy makers**



The table above indicates that over 50% of the respondents strongly agree that they have difficulties to access policy makers and 20% disagree while 10% are not sure because they have never tried to access policy makers

**Table 4.7 Ability to handle multiple responsibilities**

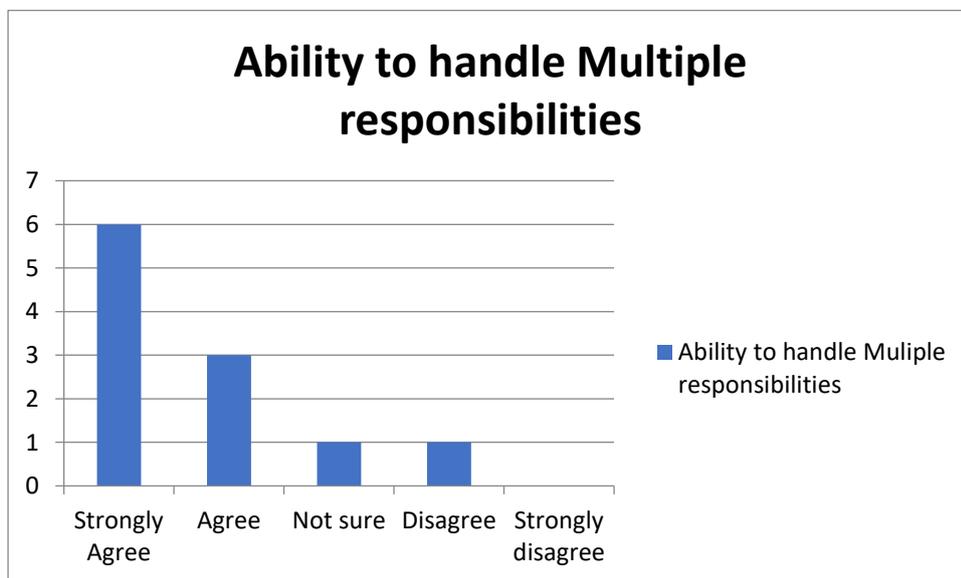


Table 4.7 indicates that 55% of the respondents strongly agree that they have ability to handle multiple responsibilities and 30% agree that they have ability to handle multiple responsibilities and 10% are not sure while another 10% disagree, they don't have the ability to handle multiple responsibilities.

**Table 4.8 Major Challenges**

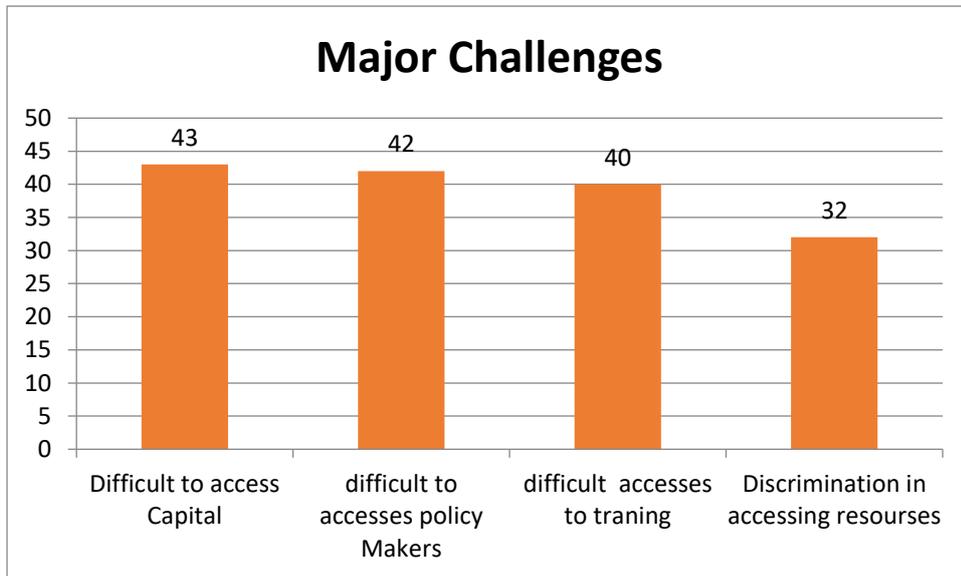


Table 4.8 shows the major challenges women entrepreneurs in Kabwe face and it shows that difficult to access capital is the greatest challenge faced by most respondents followed by difficult to accessing policy makers, then difficult to access training and discrimination in accessing resources as the least challenging.

## 5.0 Discussion

The purpose of conducting qualitative research is to gain insights into the perceptions, feelings and attitudes of women entrepreneurs on the challenges that they face. Questionnaires were administered to women entrepreneurs. The data collected was analysed.

The survey was to find out the challenges that women entrepreneurs face in the day to day running of their business. More than 50% of the respondents state that the challenges are financial. They are failing to raise enough capital to buy enough raw materials needed for operations of the business. The other challenge is the difficult to access policy makers and lack of time for training or upgrading their skills due to work pressure. 96 of women entrepreneurs faced challenges in raising capital to start up the business. They explained that most financial institutions dismiss their loan applications with no proper reason of why they do not qualify to obtain a loan. Women entrepreneurs indicated that since their loan application are rejected by financial institutions most of them resort to borrowing money from family and friends.

Women entrepreneurs were asked the number of days they dedicate per week to business and how they balanced business and family. 10% of the respondents dedicate seven days per week to the business. 23% of the respondents dedicate five days per week to and 30% of the respondents dedicate only two days per week to business. Women entrepreneurs spend much time at work most of them manage to balance business and family work time. The survey sought to understand whether women entrepreneurs have knowledge of the market or the type of trade they are working in. 96 of the respondents had idea of the market in which they are operating in, 15% of the respondents do not have the knowledge of the current market trends in the type of trade they work in. 23% of the respondents could not even point out who the target customers are and where they are located.

The survey also sought to find out whether women entrepreneurs face some discrimination against male dominated society when acquiring resources to use in the business and how they deal with the discrimination they face. The majority (69%) of the respondents indicated that they face some discrimination against male dominated society when acquiring resources to use in the business. To deal with the discrimination, the women entrepreneurs are working hard in outperforming their male competition and have formed some women society.

## 6.0 Conclusion and recommendations

The research was conducted to investigate the challenges facing women entrepreneurs in Kabwe. An extensive literature review on the challenges faced by women entrepreneurs and factors that motivate them to start business was done. From the survey results it can be concluded that women entrepreneurs face a lot of challenges in business. Many of the women entrepreneurs pointed out that the challenges that they face hinder the success of their business and profitability. The main challenges faced are difficult to access capital, difficult to access policy makers, difficult to access education and training, and discrimination in accessing resources

The following recommendations were made based on the findings from the research results. The government can offer support and encourage more women entrepreneurs to engage in business. The organisations could support women entrepreneurs with training and development, financing the business and other support for their entrepreneurial development. Training and development could assist women entrepreneurs to obtain management skills, including skills in preparing business plans, marketing and financial management which could also bridge the gap in the discrimination in granting credit by the banks. Awareness campaigns should be held so that women entrepreneurs could have knowledge about organisations and as a result they could utilise their support and facilities. Awareness campaigns can also be held on national radio and television for women entrepreneurship training, education and networking with other women entrepreneurs. Training and mentoring programmes can assist the women entrepreneurs in improving the success of their business. To curb the obstacle of pressure of family, women entrepreneurs must be taught about how to delegate tasks to employees. The gap in lack of exposure to markets can be fulfilled with good networking among women entrepreneurs. The government must assist gain access to finances and to international markets. A further research can be carried out to investigate why some women have been in business for more than 11 years despite the challenges they face.

## 7.0 REFERENCES

- [1] Akanji, O., (2006). Microfinance as a Strategy for Poverty Reduction. Central Bank of Nigeria Economic and Financial Review, 39(4)
- [2] Botha, M. (2006) Measuring the Effectiveness of the Women Entrepreneurship Programme, as a Training Intervention on Potential Start-Up and Established Women Entrepreneurs in South Africa
- [3] Carter, S. Anderson, S., & Shaw, E. (2001) Women's Business Ownership: A Review of the Academic, Popular and Internet Literature, Glasgow: Department of Marketing, University of Strathclyde.
- [4] Cheston, S. & Kuhn, L (2002) Empowering Women through Microfinance. A Case Study of Sinapi Aba Trust, Ghana, Usa Opportunity International
- [5] Coleman, S. (2000) Access to Capital and Terms of Credit: A Comparison of Men and Women Owned Small Businesses.
- [6] Commonwealth Secretariat, (2002) Commonwealth Business Women: Trade Matters, Best Practices and Success Stories (London)
- [7] Das, M. (2001) Women Entrepreneurs from India, Problems, Motivation and Success Factors: Journal of Small Business and Entrepreneurship
- [8] Deaux, K., & LaFrance, M. (1998) Gender in D.T Gilbert, S.T. Fiske, & G. Lindzey (Eds) The Handbook of Social Psychology, Vol. 1:788-827 Boston McGraw Hill
- [9] Department of Trade & Industry, (2006) Draft Strategic Framework of Gender and Women's Economic Empowerment (Online) Available from: [Http://www.Dti.Org.Za](http://www.Dti.Org.Za)
- [10] Hookoomsing & Essoo. (2003) Seed Working Paper No. 58, Promoting Female Entrepreneurship in Mauritius: Strategies in Training and Development, International Labour Office Geneva.
- [11] Ibru, C. (2009) Growing Microfinance through New Technologies. Federal University of Technology, Akure, Nigeria
- [12] International Finance Corporation (Ifc), (2007) Gender Entrepreneurship Markets, First Quarter Edition Global Newsletter, April
- [13] Kuzilwa, J. (2005) The Role of Credit for Small Business Success: A study of the National Entrepreneurship Development Fund in Tanzania: The Journal of Entrepreneurship, 14 (2), 131-161
- [14] Maas, G. & Herrington, M. (2006) Global Entrepreneurship Monitor: South African Executive Report: Graduate School of Business, Cape Town: University of Cape Town
- [15] Neumen, W.L, (2003) Social Research Methods, Qualitative and Quantitative Approaches: Boston Allyn and Bacon Publishers
- [16] Nieman, G.H & Nieuwenhuizen, C, (2003) Entrepreneurship: A Southern Perspective. 2<sup>nd</sup> Ed, Pretoria: Van Schaik
- [17] Nieuwenhuizen, C. (2003) the Nature and Development of Entrepreneurship. In G, Nieman & J Houg (Eds), Entrepreneurship: A South African Perspective. Pretoria: Van Schaik

## Appendix 1: Questionnaire

Dear respondent,

My name is Mary SililoLubinda conducting a survey titled "INVESTIGATING CHALLENGES FACING WOMEN ENTREPRENEURS IN KABWE" aimed at identifying patterns of social and economic challenges facing business owners in Kabwe and to support and encourage sustainable small-scale economic development activities by Kabwe women.

For this purpose, you have been randomly selected to participate in the survey. All the information and data collected will be used strictly for this research only and treated with a very high degree of confidentiality.

### Section A: Respondent's details

Please tick where appropriate and be brief where explanation is needed.

1. Your age range

20 – 30 years [ ] 31 – 40 years [ ] 41 – 50 years [ ] and above 50 years [ ]

2. Marital status

Married [ ] Single [ ] Divorced [ ] Widow [ ]

3. Number of dependents.....

4. Level of education

Illiterate [ ] Primary education [ ] Secondary education [ ] Tertiary education [ ]

### Section B: (Survey)

1. What business are you specialised in?

Trading [ ] Hospitality [ ] Consulting [ ] Agriculture [ ] Construction [ ]

2. For how long has your company been in operation?

1 – 5 years [ ] 6 – 10 years [ ] 11 – 20 years [ ] and above 20 years [ ]

3. How much is your turn over?

K150,000 or less [ ] between K151,000 – K300,000 [ ]

between K301,000 – K800,00 [ ]

4. How many employees do you have?

10 or less [ ] between 11 – 50 [ ] between 51 – 100 [ ]

### Section C: (Survey)

Kindly indicate with a tick the extent to which you agree with each of statements below based on the following explanation:

Strongly Agree (SA – 5), Agree (A – 4), Not Sure (NS – 3), Disagree (D – 2),

Strongly Disagree (DS – 1)

Question number	Details	SA (5)	A(4)	NS (3)	D(2)	SD(1)
1	My business has challenges					
2	I find it difficult to access capital/finances					
3	I am discriminated in accessing finances/resources					
4	I have knowledge of the market of my business operates in					
5	I find it difficult to access training					
6	I find it difficult to have access to policy makers					
7	I can handle multiple responsibilities					
8						