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Women entrepreneurship is receiving attention in the millennium with various stakeholders such as government, Non-Governmental Organisations and the public recognising the potential that entrepreneurship has to influence the economy positively. Women entrepreneurs have been regarded as the backbone of many economies because of their ability to found and develop new enterprises and in the process create more new job opportunities. However, extant literature agreed that entrepreneurial women face a myriad of challenges associated with their multifaceted livelihoods exacerbated by the fact that women had been marginalised in their history. The study was anchored in the qualitative research paradigm. A case study design was adopted to allow in depth information to be obtained from the informants. A convenient sample of six cross border women entrepreneurs was used to generate data through open-ended interviews, which allowed the informants to say more about the phenomenon under study. Results of the study were that cross border women entrepreneurs faced innumerable challenges including among others lack of adequate information about markets, lack of information on custom policies and procedures, fear of infidelity, lack of bookkeeping knowledge, lack of business decision making right and increased responsibilities for women in the family. Therefore, the study recommended that information centres must be established in each province of Zimbabwe, establish a centre for custom policies and procedures at each entry/ exit point and develop stakeholder relations approach at the borders.

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ABSTRACT

Women entrepreneurship is receiving attention in the millennium with various stakeholders such as government, Non-Governmental Organisations and the public recognising the potential that entrepreneurship has to influence the economy positively. Women entrepreneurs have been regarded as the backbone of many economies because of their ability to found and develop new enterprises and in the process create more new job opportunities. However, extant literature agreed that entrepreneurial women face a myriad of challenges associated with their multifaceted livelihoods exacerbated by the fact that women had been marginalised in their history. The study was anchored in the qualitative research paradigm. A case study design was adopted to allow in depth information to be obtained from the informants. A convenient sample of six cross border women entrepreneurs was used to generate data through open-ended interviews, which allowed the informants to say more about the phenomenon under study. Results of the study were that cross border women entrepreneurs faced innumerable challenges including among others lack of adequate information about markets, lack of information on custom policies and procedures, fear of infidelity, lack of bookkeeping knowledge, lack of business decision making right and increased responsibilities for women in the family. Therefore, the study recommended that information centres must be established in each

province of Zimbabwe, establish a centre for custom policies and procedures at each entry/exit point and develop stakeholder relations approach at the borders.

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I. BACKGROUND TO THE STUDY

Entrepreneurship has evolved over decades now. Its evolutionary journey is anchored in the spirited works of Richard Cantillon who attempted to describe an entrepreneur. The concept of entrepreneurship is gaining momentum in terms of attention by researchers and scholars. Although entrepreneurship is gaining its own legitimacy as a discipline, researchers are still competing in giving a clear-cut explanation of the concept but with no success. Anderson (2008) and Prochazkova, (2015) concur that the attempt to explain the concept of entrepreneurship is actually as individuals are drawn into a ballet filed because of the numerous explanations given. Interestingly the explanations of the term entrepreneurship are centring on the core characteristic of what an entrepreneur is. This perception can help researchers and scholars deal with the concept of entrepreneurship with a bit of comfort and agreement. There is no doubt that the concept of entrepreneurship is multidimensional and if those dimensions are used to explain the concept, then everybody is taken home to agree on what entrepreneurship is.

Gregoire, Corbett, and Mullen (2011) argued that the favourable way to give a convincing definition of entrepreneurship is to deal with the definition of an entrepreneur. The authors argued that an entrepreneur is the drive of entrepreneurship so the later can be understood from the former. Entrepreneur is an initiator of business decisions, which are made and executed in uncertainty conditions of the dynamic business environment. Thus the entrepreneur has to navigate his way out in those conditions of uncertainty so that entrepreneurship goal is achieved, that of maximising profits. Here the view of an entrepreneur is closely related to the Cantillon opinion on what an entrepreneur is, where the entrepreneur is regarded as the individual in the society who initiate decisions in unstable and unpredictable conditions of the environment satisfy the identified needs of the society.

The above idea was further developed by Schumpeter who sees the entrepreneur as an individual with the potential to influence an exchange economy and fulfils the role of satisfying stakeholders of the firm. These tasks are performed by the entrepreneur through reforming and revolutionising the general patterns of production through innovation and use of untried technologies possibilities in the whole supply chain of the firm. The idea was taken further by Drucker who opined that entrepreneurship is the art the merges the act of innovation with new wealth producing capacity (Singh, 2004; Anderson, 2008; Pawar, 2013). The idea for the entrepreneur is that of pursuing observed and identified business opportunities forcing him/her to desire to satisfy those needs of the market in a possibly different way than usual with the aim of maximising profit. Such kinds of processes are there to clear off market imperfections and inefficiencies. Toma, Grigore, and Marinescu (2014) added their voices to the discourse on entrepreneurship saying that entrepreneurship is a resource that is needed to identify and exploit newer opportunities in the unstable business environment by creating and nurturing new enterprises. To buttress on this, Gries and Naude

(2011) advocated that entrepreneurship involve the discovery and exploitation of opportunities to introduce new methods of doing business ranging from introduction of new products to the ways of organising the flow of the product to the market.

From the above we can testify that entrepreneurship is multidimensional and each of the research dwells much on one or two aspects to deal with entrepreneurship. However, what is interesting in the discourse on entrepreneurship is the agreement by researchers that entrepreneurship is associated with groundbreaking of new opportunities and new ways of doing business. In the past entrepreneurship was dominated by men. (Halim, Morais, Barbieri, Jakes, and Zering (2016) opined that the new generation is experiencing a paradigm shift leading to the more involvement and participation of women in entrepreneurship. More women are joining the bandwagon of owning and running enterprises of their own, domain that was a preserve for men. This is marking the advent of women entrepreneurship. Muhumad (2016) concurred that women entrepreneurship is taking a paradigm shift towards increasing contribution to the national economies of the world. Women entrepreneurship is the key to unlock the untapped potential of the economy through innovation, which are used to navigate economic dynamism. Today women owned businesses and women entrepreneur is fast growing (Mazonde and Carmichael, 2016).

In Zimbabwe, women entrepreneurship is advancing at an alarming rate as the government is recognising that such kinds of development initiatives have the potential of influencing socio-economic jump-starts in the nose-diving economy. In the past, the government had loosened some of the restrictive laws and statutes that were refraining involvement of women in entrepreneurship participation. The call by the government to put in place some organisation that assist the development of women businesses is a major testimony to the realisation by the government of the importance of women

entrepreneurship in the country. However, the development women entrepreneurship in Zimbabwe is no doubt facing numerous challenges or constraints. Halim et al (2016) indicated that entrepreneurial women face a myriad of challenges associated with their multifaceted livelihoods. In Zimbabwe, the fact that women were historical marginalised for quite a long time from national level down to family level. For example, the inheritance issues were not discussed taking into account the girl child and many other restrictions that worked against the entrepreneurial development of women.

Despite considerable number of women joining the bandwagon of entrepreneurship, women across the globe and in Zimbabwe in particular continue to be under the bondage of numerous challenges surrounding ownership and management of enterprises. Muhumad (2016) stated that there are several challenges that women entrepreneurs face ranging from start businesses to operating as entrepreneurs. With the view of the government of Zimbabwe to increase the women quota in parliament and advocating for establishment of various support organisation to women entrepreneurship shows that the government is recognising the important role that women entrepreneurship can play to turn the tables of the economy into the right direction. Therefore, there is need to explore those constraints that militate against women entrepreneurship in Zimbabwe.

II. STATEMENT OF THE PROBLEM

Women entrepreneurship is gaining advocacy in developing nations as a veritable vehicle for the sustainable growth and development of the economies because of their ability to found and develop new companies and in the process create more job opportunities. Women entrepreneurs are seen as catalysts that provide spark for economic development. With that at the back of the mind, it becomes imperative to explore the challenges that women entrepreneurs are facing in the dynamic business environment.

Research objective

The research was guided by the following objective:

- To explore the main challenges faced by women entrepreneurs in Masvingo Province of Zimbabwe.

Research question

The current study attempted to answer the following research question.

- What are the challenges that women entrepreneurs face in Masvingo Province of Zimbabwe?

III. LITERATURE REVIEW

Over the last two decades, an explosion in numbers of women entrepreneur had been experienced. Women entrepreneurs are now venturing into owning and managing enterprises participating in raising incomes for their families. Pre-colonial Zimbabwean society was characterised by a peculiar type of economic and social system that denied women participation in businesses. Women were completely withdrawn from participation economically in the whole system (Maruzani, 2014). Their main societal value and role was inclined to child bearing and up keeping the family at large. Men were the ones who would vend for the family in terms of what to eat and so forth. In the colonial era, the same arrangement of Zimbabwean family was perpetuated although a bit relaxed but still did not fully recognise the important role of women entrepreneurs could play in the economy (Siziba, 2010).

At independence in 1980, the Zimbabwe African National Union Patriotic Front (ZANU.PF) led government started to relax some of the barriers that inhibited women from participating in entrepreneurship. Some of the laws that denied women access to start up business were removed from the constitution and replaced with those favoured involvement and participation of women entrepreneurs in the national economy. The coming on of modernisation processes such as

commercialisation of land, monetisation of agriculture and the much-dubbed land reform of 2000 in Zimbabwe became the bedrock for the realisation of women that they can also own their own businesses. However, this meant a lot to women entrepreneurs because it required those with the guts to break the glass ceiling that had been in existence for a long time. Women were known to perform the homemaker role without being employed or venturing into any form of business (Chinomona and Maziriri, 2015). Breaking the cultural bondage of being a homemaker proved to be a barrier to participation and involvement of women entrepreneur is exploiting existing business opportunities within their means and vicinity. To do that they would be risking to be condemned by the society and be regarded as culture dissidents. Women entrepreneurs were labelled cultural dissidents, an innocuous statement meaning one who breaks from the culture of a people.

Those women who stood bold to accept the connotation of cultural dissident that were deliberately imposed by the patriarchal arrangement of the Zimbabwean families became the entrepreneurial figures of the women entrepreneurs today. Women entrepreneurship is taking a paradigm shift towards increased contribution to the national economies of the world (Muhumad, 2016). Governments of the day are recognising the importance of women entrepreneurship and many positive policies are formulated towards improving participation of women in the national economy. Approximately, according to the last census done in Zimbabwe in 2012, 52% of the population are women. Such statistics indicate that the women segment of the population is greater than that of men and they should be given a hand in the exploitation of the business opportunities in the economy. This makes women entrepreneurs a force to reckon with in order to revamp the economy at large. As a fact, because women are more than more they have a potentially the major contributors to the growth and development of the economy by virtue of their numerical supremacy.

Since the introduction of the Government of National Unity between ZANPF and the Movement for Democratic Change (MDC) in 2009, the business environment in Zimbabwe continued to experience several changes economically, politically and socially. These changes remain the champions of change in the business processes. Such changes brought with them economic crisis that led many people to lose formal employment. One of the groups that are hardest hit by economic crisis that is largely hampering development of entrepreneurship is the women entrepreneurs working in the informal sector (Gichuki, Njeru, and Tirimba, 2014). The cross border traders are equally affected in the process of doing business. Cross border, trading is heavily infested by women entrepreneurs who strive to fend for the families. As much as it accepted that women have to participate in transforming the society, they encounter a number of hurdles that they should first skip. Mazonde and Carmichael (2016) opined that women entrepreneurs are plagued with innumerable barriers in their endeavours to start up and operate their own enterprises. In Zimbabwe, it is estimated that about 67% women entrepreneurs play a role in small businesses (Chimucheka, 2012; Mauchi, Mutengezanwa and Damiyano, 2014).

The coming of the dawn of economic meltdown in Zimbabwe was met with influx of citizens crossing the borders of the country into neighbouring countries like South Africa, Botswana, Zambia, and Mozambique with the intention of irking a livelihood from cross border trading. Majority of the people who crossed the borders of the country for trading were mostly women. Men would go to search for employment opportunities in what was termed the greener pastures. Although women had been crossing the border for more than two decades down the lane memory, the influx of them was seen during the economic turmoil in Zimbabwe from 2007 until today. Cross border, trading is a recently established entrepreneurial activity to the Zimbabwean women. It has become a household livelihood strategy for many

Zimbabwean families (Chikanda and Tawodzera, 2017). The origin of border trading in Zimbabwe can be traced back to the early 1990s when the government adopted the Economic Structural Adjustment Programme (ESAP). The policy with its austerity measures resulted in closure of many companies and even downsizing of the civil service to meet the standards demanded by the policy. The policy was taken with the intention of streamlining government expenditure and stimulates economic growth but the negative effects of the policy were a burden to many families, as thousands of workers were rendered jobless, including women. Those rendered jobless entered the stream of border trading in order to irk a living.

Cross border trading activity, as much as it propels livelihoods of many families it is associated with many challenges that those involved in it face head on in the process (Taneya, Joshi, Prakah and Bimal, 2017). The current study is to identify these as they unfold from the people with the experience of border trading. Challenges that are often encountered in cross border trading by women entrepreneurs include travel security risk, poor infrastructures for transport like bad road and unrepaired vehicles, which put the individual of risk of accidents (Chiliya, Masocha and Zindiye, 2012). Despite their recognition as robust contributors to women empowerment, job creation, mastering provision of high quality goods and services, the women entrepreneur are faced with innumerable challenges (Adndriuta, Kartasova, 2013). Women entrepreneurship has become a household name in Zimbabwe because the ability of the activity to reduce misery and contribute to empowerment of women in developing countries. We (2017) opined that women entrepreneurship is important to the economy as it creates and fosters new businesses because certain characteristics, traits and competencies that they possess that enable them to see opportunities in the wider business environment. Informal sector in which cross border women entrepreneurs practice their trading is a pool of exploitative elements, which

occur at different economic stratified layers of society (Mwakisale and Magai, 2015). Therefore, the above literature is confirming that the cross border women entrepreneurs face a numerous challenges that warrant research, hence this study. Some of the women entrepreneurs are illiterate and cannot develop budgets for their businesses (Macaron, 2017; Nyathi and Benedict, 2017).

IV. RESEARCH METHODOLOGY

The present study was anchored in the qualitative research philosophy. Ishak and Bakar (2014) argued in favour of qualitative research saying that the strength of it is its ability to provide complex textual descriptions about people's experiences in a given research issue. In qualitative research, the researcher can deal with those intangible factors, which may not be readily apparent. To that, end researchers will be able to interpret and give meaning and better understanding of complex realities of a given situation. Adoption of the qualitative research paradigm in the present study allowed cases to be studied.

4.1 Research design

The study employed the case study research design. A case study is an empirical inquiry that investigates a phenomenon within its real life context (Zainal, 2007) in a systematic way with the aim to describe and explain the phenomenon of interest (Zucker, 2009). This was the desire of the present study to inquiry on the real life context of the CBWE in Masvingo Province. The design allowed the research to tap the live experiences of the traders on the issue of the challenges that they face whining their trade across the borders. Case study design may demand the inquiry of one case to multiple cases depending on the phenomenon and situation of the studied (Sedgwick, 2013). In this study, multiple cases were appropriate to gain more insights into cross border women entrepreneurs' challenging experiences that they encounter in their entrepreneurial ventures.

4.2 Sample and sampling method

A convenient sample of six cross border women entrepreneurs was drawn from the large population. Sample size in a case study can range from one case to multiple cases. As has been said above the study used multiple cases and hence the sample size was six informants. A case study method selects a small or very limited number of informants as subjects of study to explore and investigate their real life experiences through detailed contextual analysis of a limited number of research informants (Zainal, 2007; Ishak and Bakar, 2014). To come up with the sample the non-probability sampling method called convenient sampling was chosen. The advantage of convenient sampling is that the method allowed the researcher to stop random people who were boarding or disembarking cross border buses at a business centre popularly known as Exor in Masvingo city. The place is the hub centre for cross border traders going either way to South Africa, Mozambique, Zambia, and Botswana. Random stopped people were asked questions pertaining to challenges they encounter as cross border women entrepreneurs. Specifically, women were randomly stopped and interviewed. Convenient sampling is applicable in business studies as it allows opportunity to gain initial primary data regarding specific issues such as perceptions (Etikan, Musa and Alkassim, 2015).

4.3 Research instrument

To generate data informants were interviewed. This allowed them to spell out their experiences in as much as possible relaxed way as the interviewees were resting in the Chicken Inn shop eating or drinking. This created good time not to rush the interviewees and the interview process. Ashenqeti (2014) argues that interview is a natural and socially accepted method of generating data and can be used in various situations. The advantage of interviews in generating data in qualitative research is that it facilitates obtaining direct explanations from human's actions through a compressive speech interaction (Turner, 2010). Thus, the study used

the conversational interview whose purpose was to gather life experiences of the interviewees. Conversational interview gathers in-depth information from the real interviewees without distortions as it take a one-on-one interaction (Alshenqeti, 2014; Cho, 2014).

V. RESULTS AND DISCUSSION

The purpose of the present study was to determine the challenges faced by cross border women entrepreneurs in Masvingo Province. Participants were asked to identify the major challenges that they face when doing their cross border trading entrepreneurship. Responses that were given were collated into themes depending on the frequency of being mentioned as a challenge by the research informants. Thus, the thematic approach was used in the study to present and discuss data that were generated during interviews with the CBWE. A number of challenges emerged and these are discussed in the subsequent sections of the study.

5.1 Lack of knowledge on custom policies and procedures

Although the custom policies and procedures in many countries have been simplified, they are not fully understood by cross border women entrepreneurs. To make matters worse, some of the CBWE are illiterate. Even those who are literate might not have time to study custom policies and procedures. The customs administration officers who take for granted that everyone crossing the border is conversant and knowledgeable about the customs policies and procedures exacerbate the problem. Therefore, the individuals would just be using the rule of thumb to navigate their way through the border in both directions. Again, the CBWE do not receive communication, which is clear from the custom administration officers. The study established that custom administration officers make little or no attempt to communicate the custom policies and procedures effectively or clearly to the women entrepreneur who would be a mixed bag of illiterate and illiterate individuals. Sometimes

communication is done but not in a transparent way. Communication be done and lead to the individual to sought assistance from the already planted organised racket of border touts and the cross border women entrepreneurs fall prey. One of the CBWE commended that she was directed by the custom official to seek help from a men who was standing nearby.

“I was told that if I am not able to read I should be helped by gentlemen who were standing close to the counter. The gentle offered to help but demanded cash from me to help me fill in the declaration form for the goods that I had.”

This is a clear testimony that the CBWE suffer prejudice from the customs officials at the borders due to especially the inability to do the border processes on one and end up trying to get assistance for unknown people. The racket of organised border touts work in cohort with the customs official and it is very difficult to identify the culprits in the process. Many traders fall prey to these border touts and custom administration officials who complicate processes, which might even be simple if they are well explained to the users. Day in day out the problem is faced by the CBWE because every time you attempt to cross the border you will find new things to learn and new people to talk to who would give you different information from what you got in the previous experiences. This complicates the trading and has a serious impact on the profitability of cross border ventures.

5.2 Increasing responsibilities for women

Venturing into business brings more and more challenging responsibilities to the already overburdened women in the society. For one to succeed in the cross border trading venture one has to bold to balance between the increasing loads of responsibilities. The situation demands women entrepreneurs to balance between giving attention to the family and all its household chores and running the business. These are very much competing tasks and responsibilities of the women entrepreneurs and the forces are competing in

antagonistic directions and expectation of the society, which are the major lenses for viewing women behaviour. The forces are working generally as barriers to women entrepreneurship development. Commenting on the issue of balancing family responsibilities and venturing into cross border trading one of the women said:

It is very difficult to manage the balance because one will be torn apart. You have the family on this hand and the business on the other hand. Both have to be managed and make sure life goes on normally.

Cross border trading demands a lot of time, one is away from the family. One is expected to go for days or weeks trading or finding the order to come back and trade. Therefore, one has to grapple with the situation that you are away from home and without the family for some time. Coupled with that is when one is still in childbearing age. The men will be demanding more time with the wife for child bearing. This causes men of the families to be in marriage problems as some of the cross border women entrepreneurs would chose to postpone the next pregnancy. Although family planning is a cost effective means to improve the lives of women in participating in businesses it brings with it untold conflicts in most families. The dominant husband would be demanding to have a child when the CBWE is not ready for that judging on the level of workload associated with cross border business. It demands carrying heavy luggage and uncomfortable sleeping sometimes on open spaces exposed to bad weather conditions. In addition, one either has to run around for one source of order to the next to compare prices and quality or do have not had the good from one shop. This will be uncomfortable for pregnant women, so they sometime think of postponing the next pregnancy although grudgingly again the husband.

5.3 Lack of business decision making right

The Zimbabwean society is still arranged and recognised on the patriarchy basis. Patriarchy, which has been a major oppressor of women in

ownership of means of production, emerged to a one of the biggest challenge that women entrepreneurs continue to face even in this contemporary world where women rights have been envisaged in the constitution. Together with the patriarchal arrangement of the Zimbabwean families, religion is also another enemy that is working on as an obstacle to women entrepreneurship in Zimbabwe. Religion, coupled with traditional norms, customs and values are taking advantage over women entrepreneurs' lack of knowledge about their rights in venturing into businesses. One of the informants in the study submitted that:

My husband harasses me every time when I get hope let from the border. He does not tolerate all the delays and hassles that I meet in the way. He just gets happy when the order is sold and the family has money to use for various expenses

The way men continue to dominate the lives of women in business stifles the ability of the women entrepreneurs to develop and growth. If one is left to decide on her, own about the business, there are greater chances that opportunities can be exploited to higher levels than when one is being oppressed by the husband. In addition, it emerged again in the study that men take the leading role in decision making for the business. Men can dictate what to be brought for business to the women entrepreneurs rendering them decision takers than decision makers in their own businesses. Although women entrepreneurs have managed to break the glass ceiling of sexual equality to own firms, education access and equality at workplace, their position as the family mainstay remains relatively unchanged. Business decisions are dominated and influenced by their husbands who would demand to know any made and approves it. There is no decision that can be implemented before the husband approves it. Because of that, the women entrepreneur is forced to consult before implementing any decision or action to be taken in the business. Therefore, the fear that will grip the women entrepreneur is that of fearing to break the family because of

arguments that ensues implementation of unconfirmed decisions in business.

5.4 Fear of infidelity

Cross border, trading requires one to spend a bit of time without the family and the husband. It emerged in the study those men who have their spouses involved in cross border trading think that their partners may cheat them in the process. Cross border, trading exposes women to various people of various classes in society. Men consider this as risk of losing the lover, coupled by the societal arrangement that in customary marriage the women must get all she needs from the men. Women are said to be loosely trapped into loving some of their flamboyant clients, which may result in marriage breakdowns. One of the informants submitted that:

My husband gets embarrassed whenever I put on nice clothes and have my hair done at a local saloon. He always argues that such kind of dressing and hair doing is for attracting men

Many are generally jealous and protective when it comes to the spouses. However, the demands of the business are different from what men think about their spouses who are involved in cross border trading. Some the clients that they deal with want to deal with people who are classic and not the ordinary one. That is where suspicion of infidelity comes in when the women entrepreneur tries to be presentable to the expectations of their customers. Men will be thinking that they are being cheated under the guise of business dealings. The way men are protective of their wives who are involved in cross border trading stifles the women from fitting squarely in to business. Women would end up doing business in a dodge way that may not produce good results at all.

5.5 Lack of information

Governments today have tried as much as possible to elucidate the issues of custom policies and procedures but there is still a gap between it and the users of that (cross border women

entrepreneurs). Policies that govern border trading are remaining glaringly unclear to the traders. There are no centres, which can provide the traders with information about what they want in their businesses. Information which can be important for the cross border traders may be that the exchange rates fluctuations, import tariffs and quotas effective dates of importation and exportation statutory instruments the market to buy and dispose the orders. Such information is very critical in business. Most of the cross border traders just ply the trade without sufficient and correct information about the above stated types of information. Lack of such information has a danger of plunging the business into losses, which invariably drive out of business and affect livelihood of the women entrepreneurs.

5.6 Lack of booking-keeping practices

When asked about their ability in keeping accounting information for their own business the women entrepreneurs lamented that they did not have the bookkeeping knowledge. Today's business thrives well when the books of accounts are done properly as these will mirror image losses and profits of the business to project its future continuance. Manual booking and electronic bookkeeping can be utilised by women entrepreneurs to maintain their financial records. The interviewed women entrepreneurs commented that they do not know about or practice bookkeeping. This implies that they are not aware about the importance of financial planning. They also indicated that they did not have knowledge about the various books of accounts that are useful in business management. The idea of having business documentation proved to be completely absent in the area of business management by the cross border women entrepreneurs. Sales are not recorded, expensive incurred are not recorded to give a proper picture about how cash flows move to gauge the level of profit and viability of the venture. It showed that cross border women entrepreneurs are not concerned about the size of profit as long as they can break even. Rewarding themselves from the

business on accounting terms was not necessary to the cross border traders.

VI. CONCLUSION AND RECOMMENDATIONS

The study concluded that the CBWE face a myriad of challenges. The main challenges that these entrepreneurs face as established by the study are lack of knowledge on custom policies and procedures, lack of booking practices, lack of information, fear of infidelity, lack of business decision making right and increasing responsibilities for women. The study recommended that cross border women entrepreneurs should access accurate and timely information on border protocols stipulating the requirements of the border for processing the trader's goods. An information centre should be established in each province of the country at Zimbabwe Revenue Authority (ZIMRA). The office must be manned by customs officials who should dedicate their time to education cross border traders on border protocols including those items that are duty free. Some training workshops should be developed to train the cross border traders some basic accounting for appreciation.

The study further recommended that at each border post, there must be an established centre for custom policies and procedures that is dedicated to giving correct information to the cross border entrepreneurs. Information about which goods attract custom taxes and custom exemptions must be easily accessible to anyone with no intermediaries in between. The customs policies and procedures should also be written in vernacular language to give an opportunity to the semi-literate individuals to read and understand. If information is availed easily and in reading terms of the users, there are chances of reducing the bottleneck of the border filth with corruption.

It was also recommended in the study that there is need to establish a shareholder relations approach as a way of exonerating cross border women entrepreneurs form harassment at the border by police, soldiers, and the customs officials. It is

noticed with great concern that more men than women operate most of the ports of entry and exit. This is vindictive to women traders as the environment will be fully controlled by men and the women feel exposed to masculine harassment. Therefore, custom administration should increase deployment of women officials at the border posts. In that vein, custom administration should hold consultative meetings with other stakeholders such as custom brokers, logistics firms and cross border traders in order to factor in various concerns of cross border women entrepreneur.

For further study, it is recommended that more research be continuously carried on challenges faced by cross border women entrepreneurs towards advancing their entrepreneurship. Further research can focus on the factors that affect the viability of cross border women entrepreneurs in Zimbabwe.

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