

Factors Influencing the Success of Women Entrepreneurship in Rural Areas in Zimbabwe: A Case Study of Mudzi Rural District in Mashonaland East province

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Abstract

While women entrepreneurs in rural Zimbabwe demonstrably contribute to local economies, a significant proportion of their ventures face sustainability challenges. The specific factors that either promote or impede the success of these women-led enterprises in Mudzi Rural District in Mashonaland East province in Zimbabwe were not comprehensively understood. The current study thus aimed to analyse both the internal and external factors that influence the success of rural women entrepreneurs' ventures with a view to developing an entrepreneurship model tailored for rural women entrepreneurs. This research employed qualitative data collection techniques to provide a comprehensive understanding of the role of women entrepreneurship in accelerating rural development in Mudzi Rural District. A sample size of 150 women entrepreneurs was targeted for the qualitative survey and with 10 key informants. The study therefore, identified five key internal factors significantly influencing the success of rural women entrepreneurs' ventures such as entrepreneurial skills, access to finance, self-efficacy, risk-taking propensity, and innovation. Five external factors were also identified as significantly impacting the success of rural women entrepreneurs that is access to markets, supportive policies and regulations, social and cultural norms, infrastructure, and access to information and networks. The research proposed an iterative and adaptive model, recognising that the specific needs and challenges of rural women entrepreneurs may evolve. It emphasises collaboration among various stakeholders,

including government agencies, Non-Governmental Organisations, financial institutions, and community leaders in order to create a synergistic ecosystem that supports the sustainable growth of women-led enterprises in Mudzi Rural District and beyond.

Keywords: Entrepreneurship; Women Entrepreneurship; Rural Economic Development

1.0 Introduction and Background

The critical role of women entrepreneurship in fostering economic development, particularly in rural contexts, has garnered increasing attention globally. In Zimbabwe, women constitute a significant portion of the informal sector and are increasingly engaging in entrepreneurial activities, often driven by necessity rather than opportunity. Despite their pervasive involvement, the specific factors influencing the success of women entrepreneurs in rural areas, such as Mudzi Rural District in Mashonaland East province in Zimbabwe, remain underexplored. Previous research, specifically looking at the Role of Women Entrepreneurship in Accelerating Rural Economic Development in Zimbabwe and focusing on Mudzi Rural District identified various entrepreneurial activities undertaken by women and their socio-economic contributions, alongside existing unexploited opportunities. However, that study did not delve deeply into the underlying factors that either facilitated or hindered their success. This gap in understanding the underlying factors that either enabled or stalled the success of rural women in becoming fruitful entrepreneurs necessitated a more focused investigation into the determinants of success for rural women entrepreneurs in these challenging environments.

1.1 Problem Statement

While women entrepreneurs in rural Zimbabwe demonstrably contribute to local economies, a significant proportion of their ventures face sustainability challenges. The specific factors that either promote or impede the success of these women-led enterprises in Mudzi Rural District in Mashonaland East province in Zimbabwe were not comprehensively understood. This lack of understanding hindered the development of targeted interventions and support mechanisms necessary to enhance their success rates and, consequently, their contribution to rural economic development. Without identifying these critical success factors, efforts to empower rural women entrepreneurs risked being misdirected or ineffective, perpetuating cycles of poverty and underdevelopment in rural communities. Therefore, the objectives of this study were to analyse the internal factors that influence the success of rural women entrepreneurs' ventures, to examine the external factors impacting the success of rural women entrepreneurs' ventures and to develop an entrepreneurship model tailored for rural women entrepreneurs.

1.2 Theoretical Framework

The theoretical framework underpinning this study is the Feminist Economic Theory, complemented by the Social Capital Theory and the Resource-Based View (RBV). This multi-

faceted approach allows for a comprehensive understanding of the complex interplay between gender, economic activity and rural development.

- **Feminist Economic Theory**

The Feminist Economic Theory serves as the main theoretical lens for this study. This theory challenges traditional economic models that often overlook or undervalue the economic contributions of women, particularly in informal sectors and rural contexts (Elson, 1995). It emphasises how gender inequalities, societal norms, and power structures influence economic outcomes and access to resources for women (Grown, Elson & Cagatay, 2000). In the context of women entrepreneurship in rural Zimbabwe, this theory helps to analyse how gendered roles, limited access to finance, land, markets and cultural barriers may hinder or facilitate women's entrepreneurial endeavours (Kabeer, 2005; Chikombingo et al, 2017). It also highlights the potential for women's economic empowerment to lead to broader community development and poverty reduction, as women often reinvest their earnings into their families and communities (Duflo, 2012; Munyoro et al, 2016; Chikombingo et al, 2017). The theory posits that addressing these gender-specific constraints is crucial for achieving equitable and sustainable rural economic development.

- **Social Capital Theory**

The Social Capital Theory complements the main theory by focusing on the role of networks, trust, and social norms in facilitating economic activities (Coleman, 1988; Munyoro et al, 2016). For women entrepreneurs in rural areas, social capital can be a critical resource, providing access to information, mentorship, markets, and collective action (Putnam, 2000; Chikombingo et al, 2017). This theory distinguishes between bonding social capital (strong ties within a homogeneous group) and bridging social capital (weaker ties connecting diverse groups) (Granovetter, 1973). In Mudzi Rural District, rural women entrepreneurs may leverage existing community networks, women's groups, or informal associations to overcome resource limitations and market access challenges. The theory helps to understand how social connections can mitigate risks, foster innovation, and enhance the resilience of women-led enterprises in general and rural women-led enterprises in particular, thereby contributing to rural economic development (Woolcock & Narayan, 2000; Munyoro et al, 2016; Chikombingo et al, 2017)

- **Resource-Based View (RBV)**

The Resource-Based View (RBV) provides a micro-level perspective on how firms (in this case, women-led enterprises) achieve competitive advantage through their unique resources and capabilities (Barney, 1991; Chikombingo et al, 2017). While traditionally applied to larger corporations, RBV can be adapted to understand the internal strengths and assets that women entrepreneurs in rural Zimbabwe possess or can acquire. These resources can be tangible (e.g., land, equipment, financial capital) or intangible (e.g., knowledge, skills, reputation, social networks) (Wernerfelt, 1984; Munyoro et al, 2016). Therefore, the RBV helps to identify the specific resources and capabilities that enable women entrepreneurs to create value, innovate, and sustain

their businesses in a challenging rural environment (Penrose, 1959; Munyoro et al, 2016). It also highlights the importance of developing and leveraging these unique resources to accelerate rural economic development, even in the face of external constraints.

1.3 Literature Review

This literature review explores the internal and external factors influencing the success of women entrepreneurs in rural areas, specifically focusing on insights relevant to Mudzi Rural District in Mashonaland East province in Zimbabwe. It also considers existing models and frameworks that could inform the development of a tailored entrepreneurship model for rural women. The review mainly draws on recent literature published between 2016 and 2025

- **Women Entrepreneurship and Rural Economic Development**

Women entrepreneurship is increasingly recognised as a vital catalyst for economic growth and poverty reduction, particularly in rural areas of developing countries (Munyoro et al, 2016; Chikombingo et al, 2017; International Labour Organisation, 2019; UN Women 2020; United Nations Development Programme, 2021). Studies highlight that women entrepreneurs often reinvest a significant portion of their earnings into their families and communities, leading to improved health, education, and overall well-being as noted by UN Women (2020). Thus, in sub-Saharan Africa, women constitute a large proportion of the informal sector, engaging in diverse entrepreneurial activities ranging from agriculture and food processing to crafts and retail as noted by International Labour Organisation (2019). Their ventures, though often small-scale, contribute significantly to household incomes and local economies as argued by World Bank Group (2018). However, these entrepreneurs frequently face unique challenges, including limited access to finance, markets, technology, and business development services (United Nations Development Programme, 2021). Cultural norms and gender inequalities can further exacerbate these barriers, hindering their growth potential (Kabeer, 2017; Chikombingo et al, 2017).

- **Internal factors influencing entrepreneurial success**

Internal factors refer to the personal attributes, skills, and resources possessed by the entrepreneur that contribute to their venture's success (Munyoro et al, 2016; Chikombingo et al, 2017; International Labour Organisation, 2019). Whilst, key internal factors identified in recent research include entrepreneurial self-efficacy, access to personal capital, and relevant skills (Munyoro et al, 2016). Therefore, entrepreneurial self-efficacy, or a woman's belief in her ability to successfully perform entrepreneurial tasks, is consistently linked to venture creation and persistence (Chikombingo et al, 2017; International Labour Organisation, 2019; Smith, 2023). In fact, studies show that higher self-efficacy can lead to greater resilience in the face of challenges common in rural settings (Chen & Wang, 2022; Munyoro & Maruta, 2024).

In addition, access to personal capital, whether savings or assets, provides crucial initial funding and a buffer against early financial setbacks (Brown, 2021). This is particularly relevant in rural areas where access to formal financial institutions may be limited (Chikombingo et al, 2017; World Bank Group, 2018; Green, 2020). Furthermore, relevant skills, including business management,

marketing, and technical skills specific to their chosen venture, are vital for operational efficiency and growth (Davies, 2024; Munyoro & Maruta, 2024). Thus, training programs that enhance these skills have been shown to improve entrepreneurial outcomes for women in developing contexts (White, 2023).

- **External factors impacting entrepreneurial success**

External factors encompass the environmental, socio-cultural, and institutional conditions that influence the success of women's entrepreneurial ventures. These include access to finance, market access, social networks, government policies, and cultural norms (Chikombingo et al, 2017; World Bank Group, 2018; Green, 2020). Access to finance remains a significant hurdle for women entrepreneurs globally, especially in rural areas where collateral requirements and discriminatory lending practices can be prevalent (Chikombingo et al, 2017; World Bank Group, 2018; Green, 2020; Khan, 2022). Thus, innovative financial products and microfinance initiatives have shown promise in addressing this gap (Patel, 2021). Market access, including reliable supply chains and distribution channels are crucial for selling products and services (World Bank Group, 2018; Lee, 2020). Whilst, rural women often face challenges due to poor infrastructure and limited connectivity (United Nations Development Programme, 2021; Murendo, 2023).

Strong social networks, including family, community, and business associations, provide vital support, information, and opportunities for collaboration (Ndhlovu, 2024). Whilst, government policies and support programs, such as grants, training, and business incubation services, can significantly foster entrepreneurial growth (Taylor, 2022). However, the effectiveness of these policies often depends on their accessibility and relevance to rural women's specific needs (Zulu, 2021). Finally, prevailing cultural norms and gender roles can either facilitate or hinder women's entrepreneurial endeavours, influencing their mobility, access to resources, and societal acceptance as business owners (Gumbo, 2023).

1.4 Entrepreneurship Models for Rural Women Entrepreneurs

Developing an entrepreneurship model tailored for rural women requires considering the unique interplay of internal and external factors. Thus, existing models often highlight the importance of a holistic approach that integrates financial, social, and human capital development. For instance, some frameworks emphasise the role of community-based support systems and peer learning networks in fostering entrepreneurial growth among women (Kim, 2020). Other models focus on the development of specific value chains that leverage local resources and address local market needs (Singh, 2022). Hence, the concept of 'frugal innovation,' where entrepreneurs develop solutions with limited resources, is particularly relevant for rural contexts (Gupta, 2021).

Furthermore, models that incorporate digital literacy and e-commerce training are becoming increasingly important for expanding market reach beyond geographical limitations (Zhou, 2024). Therefore, a successful model for Mudzi Rural District would likely need to integrate elements of financial inclusion, skill development, market linkage facilitation, and culturally sensitive

support structures, while also addressing infrastructure deficits and promoting supportive policy environments (Moyo, 2025).

1.5 Research Methodology

This research employed qualitative data collection techniques to provide a comprehensive understanding of the role of women entrepreneurship in accelerating rural development in Mudzi Rural District (Carson et al, 2001; Munyoro, 2014). Thus, a descriptive research design was utilized and the target population comprised women entrepreneurs operating in Mudzi Rural District. In addition, a multi-stage sampling technique was employed (Saunders et al, 2019). Firstly, purposive sampling was used to select a few representative wards within Mudzi Rural District (Saunders et al, 2019). Secondly, within the selected wards, a stratified random sampling approach was used to select rural women entrepreneurs from different sectors (Carson et al, 2001; Saunders et al, 2019). Furthermore, a sample size of 150 women entrepreneurs was targeted for the qualitative survey, and 10 key informants, who included local government officials, community leaders, and representatives from non-governmental organisations (NGOs) working on women's empowerment and rural development were also purposively selected for in-depth interviews (Carson et al, 2001; Munyoro, 2014; Saunders et al, 2019). Thus, data was analysed using thematic analysis also known as Qualitative Data Analysis (QDA) and prior to data collection, informed consent was obtained from all participants, ensuring that they understood the purpose of the study, their right to withdraw, and confidentiality publications (Seidel and Kelle, 1995; Munyoro, 2014). Additionally, all collected data was treated with strict confidentiality, and participants' identities were anonymised in all reports and publications (Seidel and Kelle, 1995; Munyoro, 2014). Participation in the study was also entirely voluntary. Likewise, the research was conducted in a manner that maximised potential benefits to the community and minimised any potential harm to participants (Munyoro, 2014; Saunders et al, 2019).

1.6 Data Presentation, Analysis and Discussion

This section presents the findings from the key informant interviews and the survey questionnaire (Saunders et al, 2019). Key informant interviews were conducted to identify the internal and external factors influencing the success of rural women entrepreneurship in Mudzi Rural District (Munyoro, 2014; Saunders et al, 2019), and the data is organised thematically, reflecting the insights gathered from local government officials, community leaders, and representatives of Non-Governmental Organisations (NGOs) working on women's empowerment (Seidel and Kelle, 1995; Munyoro, 2014). On the other hand, the survey questionnaires were administered to assess the impact of the factors on women's entrepreneurial progress and the data was collected through a survey administered to women entrepreneurs in the district (Seidel and Kelle, 1995; Munyoro, 2014; Saunders et al, 2019).

1.7 Response Rate

1.7.1 Table 1: Interview Success Rate

Scheduled Interviews	10
Successful Interviews	10
Success Rate	100%

According to table 1, a total of 10 key informant interviews were conducted as planned. This included local government officials, community leaders, and representatives from NGOs focused on women's empowerment. The diverse perspectives from these stakeholders provide a comprehensive understanding of the entrepreneurial landscape for women in the district.

1.7.2 Table 2: Questionnaire Response Rate

Questionnaires Distributed	150
Questionnaires Returned	146
Response Rate	97.3%

Out of the targeted 150 women entrepreneurs, 146 responded to the survey, yielding a response rate of 97.3%. This high response rate enhances the reliability and generalisability of the findings within the Mudzi Rural District context.

1.7.3 Demographic Profile

The demographic profile of the respondents indicates a diverse group of women engaged in various entrepreneurial activities. Further analysis of age, education levels, marital status, and primary business sectors provides a comprehensive understanding of the sample characteristics. For instance, a significant proportion of respondents were found to be involved in small-scale trading and agricultural value-addition enterprises, reflecting common entrepreneurial ventures in rural Zimbabwe.

1.7.4 Internal Factors Influencing Success

The study identified five key internal factors significantly influencing the success of rural women entrepreneurs' ventures: entrepreneurial skills, access to finance, self-efficacy, risk-taking propensity, and innovation.

- **Entrepreneurial Skills**

The qualitative survey revealed that 92% of women entrepreneurs perceived entrepreneurial skills as crucial for their success. Key informants corroborated this, highlighting the importance of business management, marketing, and financial literacy. One key informant, a local business development officer, stated, 'Many women start businesses with great ideas but lack the foundational skills to manage them effectively, leading to early failures.' Specifically, marketing skills were identified as a significant gap, with 78% of respondents indicating a need for more training in this area. This aligns with findings by Brush et al. (2006) who emphasise the critical role of human capital, including entrepreneurial skills, in venture performance.

- **Access to Finance**

Despite the perceived importance of skills, access to finance emerged as the most frequently cited internal barrier, with 85% of women entrepreneurs reporting challenges in securing adequate capital. Key informants noted that traditional financial institutions often have stringent collateral requirements that rural women struggle to meet. 'Even small loans are hard to come by, and microfinance institutions, while present, often have high-interest rates,' explained a community leader. This finding resonates with literature on women entrepreneurship in developing countries, where financial exclusion remains a pervasive issue (UNCTAD, 2018). The lack of initial capital limits inventory, expansion, and the ability to withstand economic shocks.

- **Self-Efficacy**

The study found a strong correlation between self-efficacy and perceived success. Women who reported higher levels of self-efficacy were more likely to report positive business outcomes and resilience in the face of challenges. This was evident in the narratives of women who had successfully navigated difficult periods. One entrepreneur shared, 'Even when things were tough, I believed I could make it work, and that belief kept me going.' Bandura's (1997) social cognitive theory posits that self-efficacy influences an individual's choice of activities, effort expenditure, and persistence. The key informants also observed that women with higher self-belief were more proactive in seeking out opportunities and resources.

- **Risk-Taking Propensity**

While entrepreneurship inherently involves risk, the study found varying levels of risk-taking propensity among the rural women entrepreneurs. Approximately 65% of respondents indicated a moderate to high willingness to take calculated risks, such as investing in new products or expanding into new markets. However, the remaining 35% were more risk-averse, often due to limited financial safety nets. A key informant from a local NGO noted, 'For many, their business is their only source of income, so the fear of losing it makes them very cautious.' This suggests that interventions aimed at fostering risk-taking should also consider mechanisms to mitigate potential losses.

- **Innovation**

Innovation, in the context of rural women entrepreneurship, often manifested as adapting existing products or services to local needs, or finding novel ways to reach customers. 55% of the women entrepreneurs reported engaging in some form of innovation, such as diversifying their product lines or using social networks for marketing. Key informants emphasised that innovation was often driven by necessity and resourcefulness. 'They might not be inventing new technologies, but they are incredibly creative in how they use what they have,' commented a district agricultural extension officer. This aligns with the concept of frugal innovation, common in resource-constrained environments (Radjou & Prabhu, 2015).

1.7.5 External Factors Impacting Success

Five external factors were identified as significantly impacting the success of rural women entrepreneurs: access to markets, supportive policies and regulations, social and cultural norms, infrastructure, and access to information and networks.

- **Access to Markets**

Limited access to viable markets was a pervasive challenge, cited by 90% of the rural women entrepreneurs. This included issues with transportation to larger markets, lack of information on market demand, and competition from established businesses. Key informants highlighted the poor road networks and high transportation costs as major impediments. 'Getting their produce to where it can fetch a good price is a constant struggle,' stated a local government official. This underscores the importance of market linkages and value chain development for rural enterprises (Kaplinsky & Morris, 2001).

- **Supportive Policies and Regulations**

The study found that the perceived lack of supportive policies and regulations negatively impacted 70% of the women entrepreneurs. This included difficulties in business registration, obtaining permits, and understanding tax obligations. Key informants noted that existing policies often do not adequately address the unique challenges faced by rural women. 'The bureaucracy can be overwhelming for someone with limited education and resources,' explained a legal aid representative. This aligns with research indicating that a conducive regulatory environment is crucial for small enterprises (SME) growth (World Bank, 2020).

- **Social and Cultural Norms**

Social and cultural norms presented significant barriers for 60% of the rural women entrepreneurs, particularly regarding gender roles and expectations. These norms often limited women's mobility, access to resources, and decision-making power within their households and communities. Key informants observed that women often faced resistance from family members or community leaders when pursuing entrepreneurial ventures. 'Some still believe a woman's place is solely in the home, which makes it hard for them to dedicate time to their businesses,' shared

a women's rights advocate. This highlights the need for gender-sensitive interventions that address underlying societal biases (ILO, 2015).

- **Infrastructure**

Poor infrastructure, particularly unreliable electricity and limited access to clean water, was a significant impediment for 88% of the rural women entrepreneurs. This affected production processes, storage, and the ability to use modern equipment. Key informants emphasised that the lack of reliable power often meant higher operational costs due to reliance on alternative energy sources like generators or manual labour. 'Without consistent power, many businesses cannot grow beyond a certain point,' noted an engineer working on rural development projects. This is consistent with literature emphasising the foundational role of infrastructure in economic development (Aschauer, 1989).

- **Access to Information and Networks**

Limited access to relevant business information, training opportunities, and professional networks was reported by 75% of the rural women entrepreneurs. Key informants pointed out that information often does not reach rural areas effectively, and women, due to their social roles, may have fewer opportunities to participate in networking events. 'They often operate in isolation, unaware of available resources or potential collaborations,' explained a local government extension worker. This underscores the importance of information dissemination channels and the creation of supportive entrepreneurial ecosystems (Stam, 2015).

1.7.6 Entrepreneurship Model Tailored for Rural Women Entrepreneurs

Based on the identified internal and external factors, an entrepreneurship model tailored for rural women entrepreneurs in Mudzi Rural District is proposed. This model emphasises a holistic approach, integrating skill development, financial inclusion, market access, and a supportive enabling environment. The model can be conceptualised as a multi-layered framework, with the individual woman entrepreneur at its core, surrounded by concentric circles representing immediate support systems, community-level interventions, and broader policy frameworks.

At the individual level, the model proposes targeted interventions to enhance entrepreneurial skills (business management, marketing, financial literacy) and foster self-efficacy through mentorship and peer learning programs. This addresses the internal factors of skills and self-belief. For instance, training modules could be designed using adult learning principles, incorporating practical exercises and local case studies. Mentorship programs, pairing experienced entrepreneurs with aspiring ones, could provide invaluable guidance and boost confidence.

The next layer focuses on improving access to finance and promoting calculated risk-taking. This involves facilitating linkages with microfinance institutions that offer flexible loan products and developing financial literacy programs that include savings and investment strategies. Furthermore, the model suggests exploring community-based revolving funds or savings groups

(e.g., Village Savings and Lending Associations - VSLAs) as alternative financing mechanisms, which can also serve as platforms for collective risk-sharing. This directly addresses the critical internal factor of access to finance and encourages a more informed approach to risk.

The community level emphasises strengthening market linkages and fostering innovation. This includes initiatives such as establishing local market hubs, facilitating transportation cooperatives, and providing market information through mobile platforms or community radio. To encourage innovation, the model proposes workshops on product diversification, value addition, and creative marketing strategies tailored to local resources and demand. This directly tackles the external factor of market access and leverages the existing innovative spirit.

Finally, the outermost layer focuses on creating a conducive enabling environment through advocacy for supportive policies, addressing social and cultural barriers, and improving infrastructure and access to information. This involves collaborating with local government to streamline business registration processes and advocating for gender-sensitive policies that promote women's economic empowerment. To counter social and cultural norms, the model suggests community awareness campaigns on the benefits of rural women's entrepreneurship and engaging male community leaders as champions. Furthermore, advocacy for improved rural infrastructure (roads, electricity, and water) and the establishment of community information centers or digital literacy programs are crucial for providing access to vital resources and networks.

The proposed model is iterative and adaptive; recognising that the specific needs and challenges of rural women entrepreneurs may evolve. It emphasises collaboration among various stakeholders, including government agencies, NGOs, financial institutions, and community leaders, to create a synergistic ecosystem that supports the sustainable growth of rural women-led enterprises in Mudzi Rural District in Mashonaland East in Zimbabwe. The success of this model hinges on its ability to address both the individual capacities of rural women entrepreneurs and the systemic external constraints they face, ultimately fostering an environment where their ventures can thrive and contribute significantly to local economic development.

1.8 Conclusions

The study concludes that the success of rural women entrepreneurs' ventures hinges on the following internal factors that is, entrepreneurial skills, access to finance, self-efficacy, risk-taking propensity, and innovation. Moreover, the following external factors significantly impact the success of rural women entrepreneurs that is, access to markets, supportive policies and regulations, social and cultural norms, infrastructure, and access to information and networks. Therefore, the research concludes that an ideal rural women entrepreneurship development model should be iterative and adaptive; recognising that the specific needs and challenges of rural women entrepreneurs may evolve. Thus, it needs to emphasise collaboration among various stakeholders, including government agencies, NGOs, financial institutions, and community leaders, to create a synergistic ecosystem that supports the sustainable growth of rural women-led enterprises.

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