

DOI: [10.20472/SS.2016.5.2.004](https://doi.org/10.20472/SS.2016.5.2.004)

FROM RAGS TO RICHES AND RICHES TO RAGS AGAIN: TALE OF WOMEN INFORMAL RETAIL TRADERS IN ZIMBABWE

MANDLA NYATHI, THOKOZANI KHUPE, WATCHY RUPARANGANDA

Abstract:

The purpose of the study was to investigate how the women informal retail traders moved from poverty and hardship to success and then back to poverty and hardships in Bulawayo. The study used a mixed research design to interrogate these interesting phenomena on women empowerment dynamics in Bulawayo, Zimbabwe and the African patriarchal society. The study found that the development of the informal retail sector empowered women at some point. The acquisition of assets and ability to finance own health needs is the evidence that supports the notion of empowerment by these women. That empowerment was, however, not sustainable due to, inter alia, unplanned nature of the participation of women into these informal markets, lack of education, poor business management skills and declining economic environment. The study found that the economic bubble of success that many women informal retail traders enjoyed at some point in their businesses was a false one. However, it led some women to move from the proverbial rags to riches and then back to rags in a fashion. It was a cycle anticipated by very women. This intriguing experience of women informal retail traders would provoke the intellectual curiosity of many social science researchers in this field. The study and its findings would make an interesting read to social scientists as much as it would do to policymakers and casual readers interested in the African patriarchal family, women empowerment and the informal sector. In so doing, it will contribute to the growing body of knowledge in this area of study.

Keywords:

Informal retail trade, women empowerment, sustainable development, African patriarchal family and asset ownership

JEL Classification: E03, I39, Q01

Authors:

MANDLA NYATHI, National University of Science and Technology, Zimbabwe, Email: drmandlanyathi@gmail.com

THOKOZANI KHUPE, University of Zimbabwe, Zimbabwe, Email: mandla.nyathi@nust.ac.zw

WATCHY RUPARANGANDA, University of Zimbabwe, Zimbabwe, Email: watch.ruparangandanda@uz.ac.zw

Citation:

MANDLA NYATHI, THOKOZANI KHUPE, WATCHY RUPARANGANDA (2016). From rags to riches and riches to rags again: tale of women informal retail traders in Zimbabwe. International Journal of

Introduction

The purpose of this paper is to present the results of a study on informal sector and empowerment of women. The main argument in the essay is thus, in context and significance, part of a wider study that looked at the wider subject of informal retail trading and women empowerment. The study setting was women informal retail traders in Bulawayo, Zimbabwe. In this essay, the main argument is that the informal sector, through the flea markets, created a false economic bubble for the women informal retail traders. It was a false bubble largely because of its lack of sustainability in the lived life experiences of the women informal retail traders, most of these women came from poor backgrounds while those that did not, became impoverished due to the economic decline. The accelerated economic decline became noticeable in the late 1980s and uncontrollably peaking in the hyperinflation period of the post fast track land reform programme of 2000. Despite the obvious socio-economic stress-symptoms associated with post independence Zimbabwe and fast track land reform, most of the fundamentals of women socio-economic hardships owe their roots to the African patriarchal family structure. The same structural bonds roots that, perhaps, made the African woman second class to men a hundred years ago remain prime factors today as much as they were then.

During the early years of the emergence of the informal retail trade, consistent with early movers' advantage thesis, women informal retail traders made meaningful incomes evidenced by both movable and immovable properties that they acquired during those early stages. To many, it was indeed the case of the proverbial "from rags to riches." The study, using a mixed research design, found that the women informal retail traders' sudden economic empowerment was largely unplanned and not sustainable in the prevailing economic environment. Furthermore, it had not changed in any meaningful way the economic decision-making power dynamics at household level for the married; and perhaps disappointingly, some of these women find themselves having to eat into their stock and little savings faster than they ever thought. The net effect of all this was that many of the women informal retail traders were falling back to rags in a classical cycle of rags to riches and back to rags again.

The significance of this study goes to the root of sustainable socio-economic development and shows how unplanned economic activities are difficult to sustain. This study would provoke stimulating intellectual debate about some aspects of social science scholarship on patriarchal African family set-ups and women empowerment. This paper will also make an interesting read to casual readers interested on the wider contemporary debates on social science issues such as for example, conflict between modern African women informal entrepreneurs and culture, contribution of informal retail trade to women empowerment and dynamics of decision-making in the present African patriarchal families. The rest of this paper is in four parts. In the section that follows, the paper reviews relevant literature that underpins most of the arguments germane to the central argument. This section also

provides the basis of the theoretical framework that guides the lens of the main argument. The paper then develops further by explaining the research methodology used in the study. The paper then presents the main results and findings that support the main argument. This section also analyzes and discusses the results and findings. Then there is a conclusion. A reference list is the last part and forms a basis for further reading in this interesting subject.

Literature review

The study structure (Sekaran and Bougie, 2009: 38) in this paper is a derivation of the reviewed literature, and built on the existing body of knowledge in the study area. The reviewed literature also determined the framework of analysis of data, as for example Bell (1993:33) explains. On a broader context, Strauss (1987) and Creswell (2009) were instructive in various ways. In seeking to map research approach and methods, the study reviewed research processes in Touwen (1996), Makombe (2006), Arku and Arku (2009), Giri (2009), Ahmed, Siwar and Idris (2011) and Chowdhury and Chowdhury (2011). The reviewed literature shows that little scholarship at this level exists about Zimbabwe's informal retail trade and empowerment of women. Most of the dominant scholarship available covers countries afar as Bangladesh, India and a few sub Saharan African countries, see by way of example Makombe (2006) and Khupe (2015). In any case, even if there were some scholarship on the subject area out there, it would not make the case for the current study and this paper less important or significant given the nature of scholarship. Women empowerment varies in context, from one country to the other. As such, what may be true about Cameroon and empowerment experiences of women informal retail traders there would not necessarily be true for the cases in Zimbabwe; and for that, would potentially create some absurdities if one were to attempt to generalize study findings from country to country. Following that logic, this paper thus adds to the existing and growing body of knowledge on informal retail trade and women empowerment (Makombe, 2006, Bradt et al. 1998 and Khupe, 2015).

Defining informal sector and women empowerment is perhaps a good starting point for the context of this study. The review of literature identified interesting definitions used for example in Bradt et al. (1998), Makombe (2006) and Mariwo (2008). However, for purposes of this paper, the study found irresistible to use the International Labour Office (1984) definition for the informal sector where it summed the nature of the informal sector well in observing that it is,

“Those providers of economic activities not recorded in the national accounts and not subject to formal rules of contract, labour inspection, reporting and taxation.”

As for the empowerment of women, instructive definitions in previous studies such as those used in Bosrup (1970), Kabeer (1999), Martinez (2006) and Kanyenze et al. (2011) gave foundational direction of this study. In all that, the approach in Martinez (2006) provided the axis of navigating lens for the current study. Rather instructively, Martinez (2006:5) described women empowerment as follows:

“As a process, empowerment is the expansion of women’s individual and collective capacities to access, influence, and control resources; to confront and challenge gender norms and structures of power; and to negotiate with, influence, control, and hold accountable the actors and duty bearers that mediate between structural inequities and women. As an outcome, empowerment results in 1) greater access to, influence over, and control of a) economic, b) ideological, c) political, d) social, and e) cultural capital, and 2) enhanced ability to understand and analyze the terms and conditions of gender exclusion and discrimination.”

With the definitions above, the rest of this literature review focuses on the historical context of women informal retail trade, the key concepts and issues on women empowerment and poverty alleviation in Zimbabwe.

The development of the informal economy goes back to the colonial era (Kanyenze, et al. 2011; Khupe 2015). After the attainment of independence in 1980, the growth of the informal economy became very evident, as there were many people seeking employment than the labour market could absorb. Zimbabwe was soon becoming the not so “Jewel of Africa” in contrast to the popular view attributed to the late Tanzanian president Julius Nyerere. There was the issue for example, of increased and accelerated refugee returnees and flight of “white” capital soon after independence. The women who traditionally occupied low status in the African patriarchal households bore most of the brunt. The black women for example, in addition to losing their low paid jobs as the economy shrunk or did not grow fast enough found themselves burdened with extra social demands of looking after their children alone, with some men migrating to other countries. The end line remained the same with many black African women remaining poor. The rise and growth of the informal sector appeared to provide a transformative solution at first. The question perhaps one should ask is “what then went wrong?” This study, in various ways, attempts to join the different intellectual dots that seek to answer this question.

As would be noted from the previous studies, for example in Khuphe (2015:34-35), the period immediately after independence was, largely, characterized by euphoria of being independent. Independence brought with it hope and aspirations that saw many black people migrating to towns in the hope of getting better sources of livelihoods. Some poor black people without any sources of livelihoods fallbacks in

towns moved to urban centres in pursuit of job opportunities. Without any meaningful job opportunities, some of these people found themselves having to resort to the informal economy where such names as “Bambazonke” “Sia so” “Mpedzanhamo” came to characterize the informal sector developments. The women, many with low education qualifications relative to male counterparts at the time, constituted the bulk of the people that eked livelihood opportunities in the informal sector (Khupe, 2015:35).

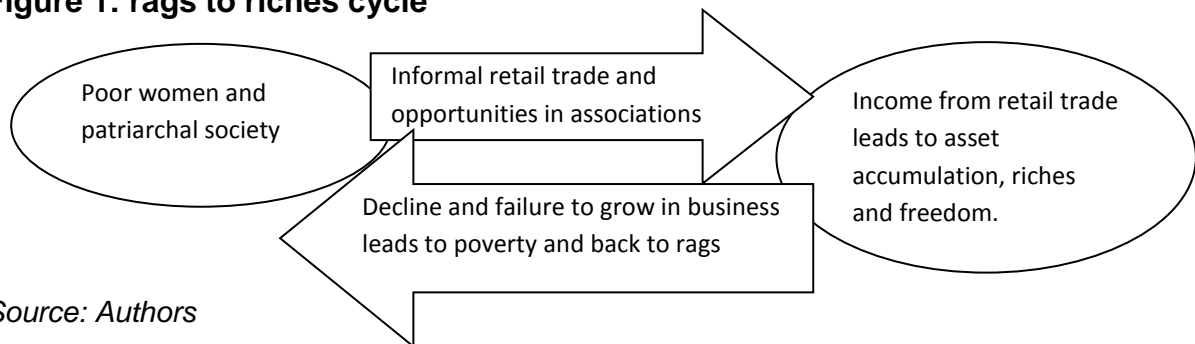
On the global front, the 1980s saw the shift of focus, on a global perspective, from issues such as income inequalities, welfare interventionist projects, and generalized approach to women developmental needs (Makombe, 2006). In came the discourse on gender based development models. In Zimbabwe, that was the time the government intervention, characterised by outward policies on women empowerment, recognized and supported the informal market (Khupe, 2015). Women- run micro enterprises became common sites in the major towns of the country. Perhaps for the first time in an urban environment poor women, outside formal employment, started to amass meaningful and measurable wealth to take to their households. In the period up to the end of 1990s and mid 2000s, the informal economic activity, particularly informal retail trade, saw the expansion of the informal trading zones, mainly utilized by women. Despite the adverse prevailing political and economic conditions, women informal retail traders grew in numbers across the City of Bulawayo, as was the case perhaps in other towns as well.

This study uses the three dimensions of structure, relations and agency to frame the research problem. The structure-agency theory was popularised by Professor Giddens in the 1980s, with Giddens (1984) taking the limelight in the social sciences field that sought to understand and explain the role structure played in the setbacks that parts of the society went through. Structure is relevant in explaining the socio-economic context of women informal traders in that with structure women inculcation by society limits their choices and chances of engaging and accessing resources and capabilities that would otherwise help empower them socially, economically, politically, and so forth (Khupe, 2015). Many previous studies, including anthropological, sociological and economical, have used this societal context to explain the disadvantages that women entrepreneurs face from some of the socio-economic institutions. More significant to the current study, work by the likes of Makombe (2006) and Kabeer (1999) have used the function of structure to explain the context of poor women and empowerment analytic frameworks. To that extent, therefore, it was necessary for the current study to explore the wider socio-economic factors that could help understand the major drivers of expectations, aspirations and livelihoods outcomes for the women studied in this current inquiry. Nkala, Mango and Zikhali (2011) use the same concepts in profiling the poor women farmers in Mozambique in their study of conservation agriculture and livelihoods of smallholder farmers. The legitimization of social order, which in the eyes of the feminist order

explains the socio-economic injustices that women face, can be institutional, cultural, tangible/intangible and many other forms outside the scope of this current study.

In addition to the structure-agency theory, the study used a conjecture, hypothesising the key stages in the cycle of women empowerment, from rags to riches and back to rags. The model, in figure 1, below helped the study to remain focused on the core issues of inquiry.

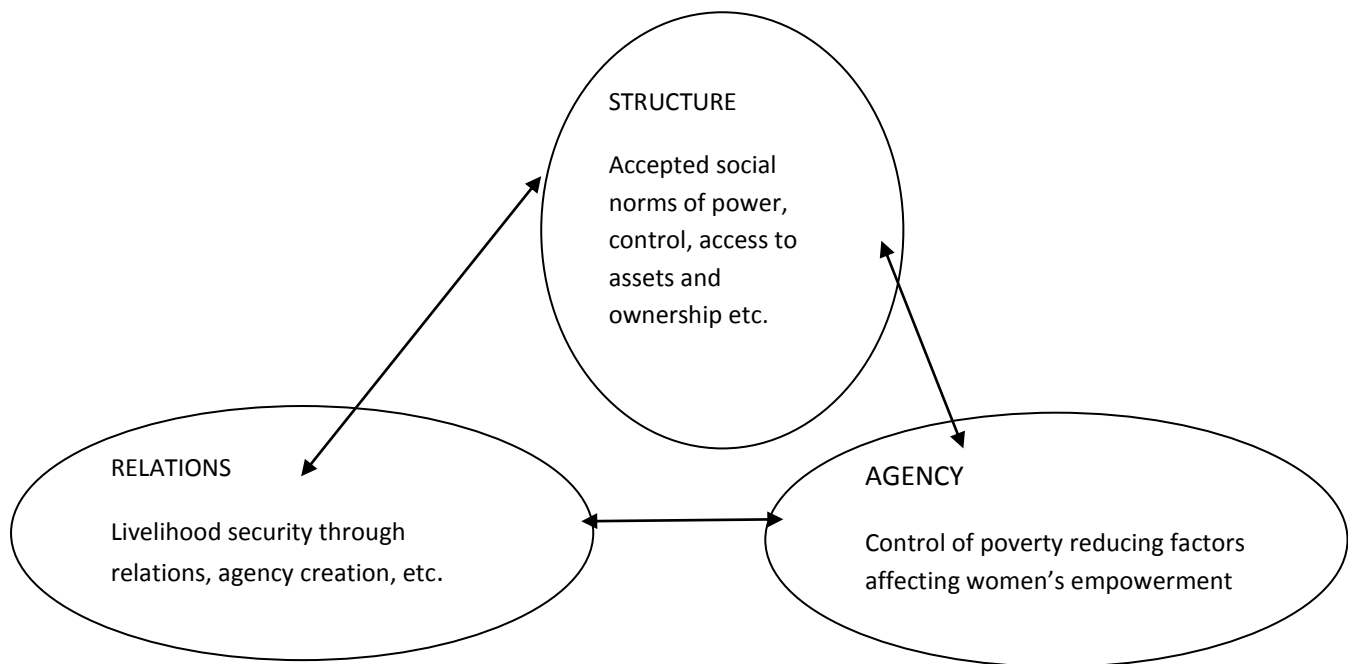
Figure 1: rags to riches cycle



Source: Authors

Reflecting on the rags to riches model, one would ponder to understand for example, how it could happen so fast and within a short time that these women informal retail traders could accumulate and lose wealth the way it happened. Not only that, but also, where these women prepared for the informal entrepreneurial roles and what could go wrong? Perhaps most significant, what lessons can be learned from their experiences? Last, contributing to this growing body of knowledge in social science, what new evidence is there to add to this research area?

Throughout the investigation and analysis, the study kept focus of the rags to riches model and the structure-agency relationship on the intellectual radar.

Figure 2: structure-agency relationship

Source: Khupe (2015)

Methodology

The study used a mixed research methods design (Creswell, 2007) to interrogate the research problem. The qualitative elements of study, consistent with suggestions in Strauss (1987), Hussey and Hussey (1997) and Denscombe (1998), used in depth interviews and focus group discussions with women informal retail traders. Altogether 25 women took part in this aspect of the study. On the other hand, the quantitative inquiry relied on the 541 questionnaires. The analysis of the quantitative results was consistent with suggestions in Bourgie and Sekeran (2009) and guidelines in Pellant (2007). As suggested in Strauss (1987) and Creswell (2007), this study relied on the expertise and experience of the researcher to explore and investigate phenomena of interest in the way and manner women informal retail traders amassed wealth and lost it again. Strauss (1987), Denscombe (1998) and Bergold and Thomas (2012) were instructive on ethical considerations and sensitivity when engaging the key informants of the study. Throughout the analysis, the study was careful and consistent in approach, guided by a protocol of questions. Some of the interviews were in the local Shona and iSiNdebele languages and, as such, some of the quotations used in this paper are a direct translation by the researchers.

The quantitative analysis part of the study used questionnaires. The areas of interest were the asset acquisition before and after starting an informal retail trade business, health wellbeing and payment for health needs before and after starting a flea-market business. The analysis involved comparing quantum changes, represented by simple percentage frequencies on the selected variables of measure. The change

in Chi-square value for these data were already high though we could not separate the individual cases responsible for this change, hence the need to do the individual percentage change analysis. Through that comparison, using guidelines in Pallant (2007) the researchers would decide whether that participant had had a positive change of economic circumstances. That is whether the participant had moved from rags to riches category. If that were the case, that case would qualify for further interviewing and participation in the focus group discussions.

The qualitative inquiry of this study involved in depth interviews and focus group discussions. The process of in depth interviews, guided by a protocol of research questions, stopped upon reaching saturation point. The study made use of the NVIVO software to analyze some of the data. Altogether, twenty-five women took part in the exercise. It is worth noting that some of these women also took part in the focus group discussions. Responses and quotations needed a careful approach. A journal of records together with audio and video recording equipment allowed the study to keep an accurate account of the responses from the research informants.

Findings and Discussions

The study could not identify any strong intellectual value in categorizing the results according to demographic clusters. In fact, the quantitative analysis of the data serves two purposes only. First, it aided the process of selecting appropriate cases to include in the study. Second, it gives foundational background to the qualitative findings of the study. The findings of this study are, thus, in the context of tables 1 to 3.

The study found that the flea markets enabled most women to acquire for the first time some valuable assets in their own names. The change in Chi-square value for the total study group, from 266.76 to 301.67, was in the context of a 95% confidence interval not significant. However, focussing on the selected cases, the qualitative findings show that some of these women acquired assets of significance such as a house, land, car and furniture. Some of these women felt more valued within the household than before starting the informal retail business. One such participant summed that well in saying that,

“I think my flea market caused my husband to realize that I can add something of value to the household other than children and cooking. I actually felt so as well (giggling). My in laws also started to show greater respect towards me. The current situation is not good. We have had to sell some of the assets. After some good years, I think I am facing where I came from (sic). Valuable assets are going one by one. We will see.”

This attitude and perception shows that some of the informal retail traders have become pessimistic and are losing their household assets. The focus group discussions also revealed the extent and nature of disinvestment at household level. There were cases, also, of some households that relocated to bigger houses in the low density at the peak of business who were either contemplating going back where they came from or had already done so. In one such case, the woman remarked,

“I bought almost everything that I had always longed for. We moved our children to better schools that we could not afford before starting the flea market business. We even moved houses. Now, look, nothing is moving forward and I do not know what to do. I hurt thinking that I will have to sell my property to pay school fees and rent. In the end, I think we will go back to the high density, where rentals are reasonable.”

Such sentiments show how the socio-economic wheel has turned in some of these women's lives. The confidence in the informal sector would appear down and continuing to be so to the extent of desperation to dispose of acquired assets. The question from earlier on was “what then went wrong?” Perhaps reflecting on the reasons for starting a business in Islam (2012) and Khupe (2015), both the pull and push factors are active in the conundrum. For example, the push factors of lack of education and unemployment remained unchanged throughout the period of inquiry. Most women informal retail traders did not enhance their educational levels nor receive any formal training on the micro enterprises that they owned. This made them vulnerable to failure or adapting to new challenges that came with the new opportunities. Partly because of that, some of these women have fallen into hard times that appear to have one way: that is taking them back where they came from, to poverty and hard times.

Table1: Women's assets ownership before and after starting a flea-market retail business

Type of asset	Frequency (%) before/after flea market business	Chi square value- before flea market	Chi square value- after flea market	Degrees of freedom	Sig.
House	(12.37) (14.02)	266.762	301.674	4	0.572
Car	(4.06) (3.33)				
Land	(2.54) (2.96)				
Movable assets, including furniture	(9.993) (11.39)				
Other	(41.54) (43.12)				
Prefer not to say	(16.03) (15.53)				
Total	86.87				

Source: Khupe (2015)

Table 2: Flea markets and healthcare financial needs of women

My flea market has improved my healthcare financial needs.	Frequency (%)	Cumulative %
Strongly disagree	53 (9.80)	9.80
Disagree	48 (8.87)	18.67
Not so sure	146 (26.99)	45.66
Agree	229 (42.33)	87.99
Strongly agree	65 (12.01)	100.00
Total	541 (100)	

Source: Khupe (2015)

The study also looked at the variable of health needs for women in the study. For context of the experiences of these women at prior and after starting an informal business, table 3 captures most of the cogent statistics.

Table 3: Payment for health needs by women informal retail traders

	Frequency %	Cumulative %
Yes (Post flea market era)	377 (69.69)	69.69
No (Post flea market era)	147 (27.17)	96.86
Not applicable	17 (3.14)	100.00
Total	541 (100.00)	
Always paid for health needs		
Yes (Prior to flea market involvement)	274 (50.65)	50.65
No (Prior to flea market involvement)	103 (19.04)	69.69
Total	377 (69.69)	

Source: Khupe (2015)

Turning the focus on pull and push factors in the contemporary literature, for example Nani (2011: 80-83), there appears to be very little evidence that these women retail traders had any clear strategies and plans of sustaining some of these perceived reasons for starting a business venture. On the contrary, rather, many of these women would appear, in their own testimonies, to have started these retail trade ventures in response to factors consistent with the extant literature yet, on closer interaction kept repeating the theme that they established the flea market to help “men” in their households. Typically, most of these women seemed to get joy in helping out through provision of a flea market. In one such case, a woman remarked,

“It hurts me when the business is going down. I will not be able to help my husband as much as I used to when I first started this flea market. I had managed to move my family to new heights (sic), but look what is happening. There is no business to talk about these days. We need industries to open so that maybe we can find jobs to help our families.”

There was no obvious explanation for this kind of attitude amongst the women. However, with a bit of hindsight on the reviewed literature, for example, Kabeer (1999), Makombe (2006), and Khupe (2015), it becomes irresistible to bring into context the African patriarchal family set up. The socialization of these women inculcated a culture of subservience to men. It manifests itself here when women see themselves as being there to help their husbands. When women spend some of the time in the retail business, they tend to relinquish, albeit temporarily, the servitude attitude. However, when these women go back to their households, even where the man in the household is unemployed, they seemed to switch back to the subservient roles without any qualms and winches. In an interesting example, one woman said,

“Above everything else, I am a black woman and married to my husband. Other titles and views are secondary to that. Our culture dictates the life I live.”

Apart from sentiments such as the preceding statements, these women were also coming short in business management skills and none seemed to have continual professional development plans. In some cases, these women blamed lack of diversification of lines of trade for the decline of their businesses. With the informal market getting glutted with similar goods for retail, some of the women are forced to back to difficult times.

Apart from the factors discussed thus far, it would appear the general attitude from inculcation by society (Mbilinyi, 1995 and Makombe, 2006) remains a factor in explaining some of these women’s economic challenges. In the mist of all the challenges and responsibilities for example, some of these women viewed their responsibilities as part of patriarchal responsibilities to help their husbands. Some of the participants in the study repeatedly stated that entrepreneurial efforts they were making were part of their natural roles to assist their husbands. The mantra said many times was,

“I wish my husband could help more. He at times comes here to help me. At home, he hardly does much with chores. I do most of the house chores after hours or early morning. If I do not, I find pots and pans unwashed. These men should try to help us more.”

Some of these women see the house chores as their natural responsibilities. Men are there to help them rather it being joint responsibilities. It is unclear how else one would explain this behaviour other than in the context of the African patriarchal family. The short-lived economic success did not free women to engage on continual personal development programmes. It also did not lead to renegotiation of decision-making dynamics within the households. Most of these women, in terms of household decision-making, remain in the same positions they were before starting their informal retail businesses.

Conclusion

In this paper tells the interesting story of women empowerment, evidenced by asset acquisition and paying for one’s health needs, and how the informal retail traders moved from rags to riches and back to rags again. The study explains this cycle in the context of African patriarchal family, culture and unpreparedness of these women

to deal with challenges that come with micro entrepreneurship. Most notably, lack of sustainability of the informal sector and failure to access training in business management could account for most of the challenges that seem to be driving these women back to where they came from. That is poverty and hard times in their households.

References

- Arku, C., and Arku, F.S. (2009) More money, new household cultural dynamics: women in micro-finance in Ghana, *Development in Practice*, 19:2, pp 200-213
<http://dx.doi.org/10.1080/09614520802689469>
- Bell, J. (1993) *Doing your research project: A guide for first time researchers in education and social science*. Buckingham: Open University Press
- Bergold, J. and Thomas, S. (2012) Participatory research methods: A Methodological Approach in Motion. FQS special issue "Participatory Qualitative Research" Volume 13, No 1 [Online]. Available at www.qualitative-research.net/index.php/fqs/article/view/1801/3334 (accessed 22/06/2013).
- Boserup, E. (1970) *Women's role in economic development*, London: Earthscan Publications Limited.
- Brand et al. (1995) "Structural Adjustment, Women and Informal Trade in Harare" in Gibbon, P. (ed.) *Structural Adjustment and the Working Poor in Zimbabwe*. Uppsala: Nordic African Institute
- Chowdhury, S.S., and Chowdhury, S.A., (2011) Microfinance and Women Empowerment: A Panel Data Analysis Using Evidence from Rural Bangladesh. *International Journal of Economics and Finance*, Vol. 3 No. 5; October 2011, pp 86-96. <http://dx.doi.org/10.5539/ijef.v3n5p86>
- Creswell, J. (2009) *Research Design, Qualitative, Quantitative and Mixed Methods Approaches* (3rd edition), London: Sage Publications Ltd.
- Denscombe, M. (1998) *The good research guide for small-scale social research projects*. Open University Press: Buckingham
- Giddens, A. (1984) *The Constitution of Society: Outline of the Theory of Structuration*. Berkeley and Los Angeles: University of California Press
- Giri, DI, K. (2009) *WOMEN AS FOREST MANAGERS: THE EFFECT OF MEN'S OUTMIGRATION*, Doctoral thesis, Institute of Agriculture and Forestry Economics; Department of Economics and Social Sciences: University of Natural Resources and Applied Life Sciences- Viena.
- Hussey, J. and Hussey, R. (1997) *Business Research: A practical guide for undergraduate and postgraduate students*: Basingstoke. McMillan. <http://dx.doi.org/10.1007/978-1-349-25262-6>
- Kabeer, N. (1999). *The conditions and consequences of choice: Reflections on the measurement of women's empowerment*. Geneva, UNRISD
- Kanyenze, G. et al. (eds.) (2011) *Beyond the enclave, towards a pro poor and inclusive development strategy for Zimbabwe*. Harare: Weaver Press.

- Khupe, T. (2015) *The Informal Sector and Empowerment of Women: A Case Study of Women Retail Traders in "Flea-Markets" in Bulawayo, Zimbabwe*. Unpublished PhD thesis, Harare: Faculty of Social Sciences, University of Zimbabwe.
- Makombe, I.A.M. (2006) *Women Entrepreneurship Development and Empowerment in Tanzania: The case of SIDO/UNIDO- supported women micro entrepreneurs in the food processing sector*. Doctor of literature and philosophy thesis (unpublished), Johannesburg: Development Studies University of South Africa.
- Mariwo, T. (2008) *What are we doing to rural women's entrepreneurship? A case study of the non-recognition and diverted attention of women engaged in vegetable farming in Mutoko, Zimbabwe*. Masters degree thesis (unpublished) Southern and Eastern African regional centre for women's law, faculty of law, University of Zimbabwe.
- Martinez, E. (2006) *SII: Basic Concepts of Power and Empowerment*, [online] available at pqdl.care.org/sii/.../SII%20Women's%20Empowerment%20Global%20B. Accessed on 23/12/2012
- Mupedziswa, R., and Gumbo, P. (1998) *Structural Adjustment and Women Informal Sector Traders in Harare, Zimbabwe*. Research Report No 106. Appala: Nordic Africa institute
- Nani, G.V. (2011) *Challenges faced by urban Zimbabwean women entrepreneurs*, PhD thesis, Free State: University of Free State
- Nkala, P., Mango, N., and Zikhali, P. (2011) *Conservation agriculture and livelihoods in Central Mozambique*. *Journal of Sustainable Agriculture*, volume 35, pages 757-779. <http://dx.doi.org/10.1080/10440046.2011.606492>
- Pallant, J. (2007) *SPSS Survival Manual: A Step by Step Guide to Data Analysis using SPSS for Windows (3rd edition)*. Buckingham: Open University Press.
- Sekaran, U., and Bougie, R. (2009) *Research Methods For Business (5th edition)*. Chichester: John Wiley and sons Ltd.
- Strauss, A. L. (1987) *Qualitative analysis for social scientists 2nd edition*. Cambridge University Press: Cambridge. <http://dx.doi.org/10.1017/CBO9780511557842>
- Touwen, A. (1996) *Gender and development in Zambia: empowerment of women through local NGOs*, Delft: Eburn Publishers.