



**Constraints and Mitigating Strategies for Small-Scale Mining Businesses. A
Case of Women Entrepreneurs in the Midlands Province**

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Dedication

This dissertation is dedicated to all struggling women entrepreneurs of The Third World.

Declaration

Student Declaration – I, Moses Cheurombo, do hereby declare that this dissertation is the result of my own investigation and research except to the extent of the acknowledgements, references and by comments included in the body of the report, and that this dissertation is therefore my original work and has not presented in part or in full for any other degree in any other University.

Signature: **Date:**

Moses Cheurombo

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Supervisor Declaration – I, Dr. A.Z. Zinyemba, confirm that the work reported in this dissertation was carried out by the candidate under my supervision as the University Supervisor. This dissertation has been submitted for review with my approval as the University Supervisor.

Signature: **Date:**

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It should be noted that the production of any literary work is a result of the concerted effort of a number of people. To this end I would like to take this opportunity to extend my heartfelt gratitude to those who assisted me in making this study a success.

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May the Lord give you all the blessings.

Abstract

This study was carried out to explore constraints faced by women in small scale mining in Midlands Province. The study also considered mitigating strategies that can be adopted as a way of reducing the identified constraints. Thereafter, policy and management recommendations were presented in chapter 5. It was noted that despite the role that women in small scale mining play in the economic development of the country, they are still faced with a number of constraints or challenges. These constraints emanate both from the external business environment and from within the business organization. The objectives of the study were to examine constraints from the internal and external business environment that are faced by women in small scale mining; to develop a conceptual model that helped explain these challenges and to make practical recommendations so as to reduce these challenges. The study used an exploratory qualitative research design which was based on the inductive research approach. The researcher used a mono-method to collect data from research participants. In-depth interviews were used as a research method to collect data from respondents. Snowballing was used as a sampling method and the saturation point was reached with the eighth interviewee. The study findings noted that seven interviewees had attained fourth year of secondary education and one had attained standard six of primary education. All the interviewees had been in business for a minimum period of four years. The findings further revealed that women entrepreneurs in small scale mining are faced with challenges emanating from the business environment and these were identified as; lack of marketing skills, management skills and financial management skills. Inability to negotiate for favourable prices for their minerals was also noted as one of the challenges that women in small scale mining were facing. It was also revealed that women entrepreneurs in small scale mining are also faced with challenges in the macro-environment. The study noted that these challenges were identified as; lack of government support, strict government regulations, inability to access long term capital, inability to raise start-up capital, inability to access markets and manipulation by the middlemen.

The study presented answers to the research questions as well as recommendations. There were policy management related recommendations. Policy recommendation were meant to inform government so that mining policies become more supportive to women and these included; provision of incentives for women, development of networks and Networking channels at grassroots, provision of legislation on small scale mining, formation of syndicates

for women in mining and enactment of a whistle blowing policy. Managerial recommendations included employment of qualified personnel especially to manage business finances. Decentralization of gold buying to lower levels and offering of competitive prices to women in small scale mining,

Key Words: Small scale mining, Women entrepreneurs, challenges or constraints

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List of Abbreviations and Acronyms

AIDS	Acquired Immune Deficiency Syndrome
BSAC	British South Africa Company
HIV	Human Immune Virus
ILO	International Labour Organisation
PESTEL	Political, Economic, Social, Technological, Environmental & Legal
SEDCO	Small Enterprise Development Corporation
UN	United Nations
UNIFEM	United Nations Population Fund
WMAZ	Women in Mining Association of Zimbabwe
ZIMASCO	Zimbabwe Mining and Steel Company
GRATIS	Ghana Appropriate Technology Industrial Services

CHAPTER 1

INTRODUCTION AND BACKGROUND

1.0 Introduction

In the recent past, there has been growing interest in the business of small-scale mining by women following the enactment of the Indigenisation and Economic Empowerment Act, Chapter 14:33 by the state as an instrument of transferring wealth to the indigenous people. This has meant that the local people including women will become equal partners in the exploitation of the natural resources for their benefit and the economy at large. It is important to note that because of this dispensation, women have ventured into the business of mining on a small-scale. According to the President of the Zimbabwe Artisanal and Small-Scale for Sustainable Mining Council, a number of women in the Midlands province have been engaged by big mining companies as “tributers”. This means that women have formed partnerships for the purposes of mining and they sell the mined ore to big companies. In this case, women mine chrome and sell it to these big companies. It is envisaged that big mining companies can assist women small small-scale mining ventures to overcome some of the challenges that they are facing in running their businesses. Women can be assisted to mechanise part of their mining processes although by nature small-scale mining involves the use of simple tools and unsophisticated equipment. However, women in small-scale mining have been facing a number of challenges, both in running their businesses (internal challenges) and challenges from the business environment. The key challenges faced by women in running their businesses as noted by Badenhorst, et al., (2003) as cited in Nani (2011) are poor management, poor financial control and marketing. The challenges in the business environment include amongst others, limited access to long term capital, (Green, et al., 2012; Peter, 2007; Blank, 2010), limited access to markets, (ILO, 2004; Daniele, 2006), limited access to training, (Peter, 2007; Tambunan, 2006), limited access to business networks, (Mutagwaba, et al., 2004) and traditional and cultural factors, (Daniele, 2006). The underlying purpose of this study is to develop an understanding of these challenges as they impact women in small-scale mining.

1.1 Background to the study

The development of industry in Zimbabwe especially mining should be seen in the context of three epochs. The pre-colonial period up to 1890, the colonial period up to 1980 and the post

colonial period up to the present day. In the pre-colonial period industrial development was mainly dominated by mining and trade. Mining was mainly artisanal as the indigenous people lacked mechanized tools and equipment. It was done by men as women were assigned household chores and other simpler tasks. With the coming of the British South Africa Company (BSAC) in 1890, mining and manufacturing fell into the hands of a few whites. They enacted laws that prohibited the mining of minerals by local people. Mining and manufacturing was dominated by big multinational companies such as Anglo American Company and De Beers under the banner of the BSAC and it was in the hands of the minority. When Zimbabwe attained independence in 1980 there was little manufacturing activity or development of indigenous businesses. The local people were mostly doing business in the service sector such as retail and transport. During the period from independence, the Government of Zimbabwe developed policies and laws, Indigenization and Economic Empowerment Act, Chapter 14: 33 whose objective is to ensure that all indigenous people despite race, colour, creed and sex have equal access to economic opportunities including mining.

As part of this development, there has been the development of Medium and Small Scale Enterprise sector involving manufacturing, service provision and small scale mining. With this new dispensation women are now venturing into previously male dominated business enterprises such as small scale mining. The International Labour Organisation (ILO, 2004) in its report noted that this has been seen as a means of generating meaningful and sustainable employment opportunities as well as improving the living standards of those involved. Following the enactment of the Indigenization and Economic Empowerment Act, Chapter 14:33 in Zimbabwe, women have started venturing into small scale mining, creating thousands of jobs and contributing to the economic development of the country. The ILO (2004) study in Ghana noted that 13 million women work in Small scale mining and that an estimated 100 million people benefit through the multiplier effect. The report further noted that 8 million people of the 13 million small scale miners produce between 60% and 70% of the diamonds in Ghana and that 50% of these small-scale miners are women. Whereas in Zimbabwe the contribution of women in small-scale mining to the national economy is not well documented and known. The situation in Ghana demonstrates how significant women small-scale miners are in the economy of a country. The researcher is not aware of any research that has been done focusing on constraints faced by women in small-scale mining in Zimbabwe. The researcher noted that studies have been carried out in Africa, Asia and the

Caribbean focusing on women in medium and small enterprises and not focusing on this specific group of women (ILO, 2004).

The ILO (2004) has shown that much of the research that has been carried out in developing countries including Zimbabwe has been focusing on the position and profile of women as micro and informal entrepreneurs. They have also been focusing on the problems that they face as a whole. The ILO (2004) has written and demonstrated that far less is known about a specific group of women who have formalized their businesses beyond the level of survival. Recent research in Zimbabwe has been focusing on challenges faced by women urban entrepreneurs in Zimbabwe (Nani, 2011). It is against this background that this research will focus on exploring challenges or constraints that are being faced by a group of women who have ventured into small-scale mining in the Midlands Province of Zimbabwe.

1.1.1 Small –scale mining sector analysis

The researcher used the PESTEL model in an effort to demonstrate how the macro environmental factors have impacted on mining business with a special focus on women in small-scale mining. Such an analysis would assist to understand the business of small-scale mining in Zimbabwe. PESTEL model is used to develop an understanding of the broader factors that impact business. It is important to note that such factors determine the success or failure of business ventures in any given country. PESTEL stands for political, economic, social, technological, environmental and legal. These factors are discussed below as to how they affect the operation of business in any country with a special focus on small scale mining.

1.1.2 The Political environment

There is political stability in Zimbabwe following the holding of harmonised elections in 2013. It has been very difficult for government to attract foreign investment in various sectors of the economy as investors remain skeptical about the political establishment in the country. Of late, government has intervened in the labour market by controlling salaries mostly for parastatal executives. Such interference will affect investor confidence in the economy and also increase the political risk levels of the country. There has been political interference in the mining sector specifically in small-scale mining where some politicians and those close to the political establishment have been elbowing out mine owners in the name of indigenisation and economic empowerment. Such scenarios have resulted in depressed support to the

mining sector in the country. Those who are engaged in small-scale mining have found it difficult to raise the needed capital for their businesses.

1.1.3 Economic environment

The continued liquidity crunch in the economic environment of Zimbabwe has been (and still is) affecting the business environment to a large extent. Some banks have not been able to lend money to businesses and have resulted in certain instances where companies are scaling down operations in the country. The few banks that are giving loans are charging high interest rates (as high as 18% per annum), thereby increasing the cost of doing business. According to Women in Mining Association of Zimbabwe (WMAZ), women small-scale miners have been trying to access loans from local banks without success. Their attempt to raise money from foreign investors has not produced the desired results. This has forced women small-scale miners to rely on personal savings and at times borrowing from relatives and friends. This money is hardly enough to capitalise their business as mining is a capital intensive business. The inadequacy of financing is compromising the scale of operations of women in small-scale mining.

1.1.4 Social environment

The social environment is characterised by poor service delivery as well as high unemployment rate. The Human Immune Virus (HIV) and the Acquired Immune Deficiency Virus (AIDS) are also a major health issue that has led to the disintegration of households leaving women to take care of families. Women have ventured into entrepreneurship including small-scale mining as a way of creating employment themselves and their families. A study by Hentschel, et al. (2002) in a number of countries in Africa, Asia and South America showed that around 153 000 women in Zimbabwe are engaged in small-scale mining. This figure is an indication of the growing appetite by women to be engaged in small scale mining. The majority of people are now venturing into the informal sector such as petty trading and cross border trading as a way of trying to make ends meet as unemployment in the formal sector continues to increase. Women have succeeded to break social barriers where previously they were confined to household work. The social transformation has meant that women are now owners of businesses, but they still face a number of challenges as they try to match their male counterparts.

1.1.5 Technological environment

There is a relationship between the economic environment and the technological environment. There has been limited funding in the mining sector which has affected the adoption of new technology in small-scale mining in the country. This can be attributed to the current liquidity crunch in the economy. One of the biggest problems is that the small-scale mining sector is not formally recognised by government hence cannot attract funding from potential investors and the banking sector in the country. Mining technology is expensive hence with limited or no funding from external partners or government women small-scale miners have found it difficult to capitalise their businesses. There is a lot of technology that can be used by small-scale miners but with non-availability of lines of credit and no government support in terms of legislation, small-scale miners remain operating on the fringes of the mainstream economy.

1.1.6 Environmental factors

Javia and Siop (2010) in their study pointed out that the impact of small-scale mining on the environment varies according to the geographical setting and the methods that are used in the mining of the mineral. The environmental impact that are experienced include cutting down trees, dogging, destruction of vegetation and exposure of the soil to erosion, river water pollution through the use of mercury and the discharge of matter into the river system, acid mine drainage, mercury vapour and cloud dust emissions (Javia and Siop, 2010). It is important to point out that such environmental impacts have been witnessed in Kwekwe along the highway where rivers have been polluted, vegetation cleared leaving a lot of dongas and at times public infrastructure such as schools have been affected. These environmental destructions pose threats to biodiversity and extinction of certain species. Javia and Siop (2010) pointed out that in Papua New Guinea illegal mining has been happening in the WAU/Bulolo area such as McAdams National Park which is known for the protection of the “Clinky tree”, which is the world’s tallest tropical tree and a native plant in Papua New Guinea. It is important to note that clearance of trees and vegetation without revegetating the affected land has caused soil erosion (Javia and Siop, 2010). It has been observed that in the Kwekwe area, sedimentation and river water pollution has been a cause for concern for government and surrounding communities as they continue to be affected by mining activities. It should be pointed out that river pollution and sedimentation becomes a threat to downstream villagers whose livelihoods are depended on fishing and irrigated agriculture. River diversions are also common in some parts of the Midlands region. The overall impact

of small-scale mining has an effect on global warming through the emission of dust. The mercury that is used in the purification of gold is discharged into the river system and as a result contaminates water that is used by the surrounding communities whose livelihoods depend on river systems.

1.1.7 Legal environment

The legal environment refers to laws, rules, regulations and policies that are enacted by the state and how they impact on small-scale mining. Zimbabwe has a Mines and Minerals Act, Chapter 21:05 that is not friendly to small-scale mining. The Mines and Minerals Act, Chapter 21:05 is a “one size fits all”, but government forgets that one size does not fit all. The Act does not protect small-scale mining and as a result women who are in small-scale mining business do not fully benefit from their business ventures as they constantly get challenges in running their businesses. The indigenisation and Economic Empowerment Act, Chapter 14:33 which is meant to compel all foreign owned companies to cede 51% of their shareholding to the locals will affect the symbiotic relationship that has been existing between big mining companies and women in small-scale mining. Some women in small-scale mining have been receiving technical advice from these big companies. In certain instances, these companies have been providing a ready market for their mineral ore. A case in point is a group of women who have ventured in the mining of chrome and have a contract with the Zimbabwe Mining and Steel Company (ZIMASCO) to supply chrome ore. Such an arrangement is bound to be affected by the Indigenisation and Economic Empowerment Act, Chapter 14:33.

1.2 Statement of the Problem

Women in small-scale mining business play an important role in the economy of Zimbabwe. Despite their significance in the economy of the country they are faced with a number of challenges. Amyx (2005) found out that the most significant challenge is the negative perception towards women owned businesses. The level of support that is given to women in small scale mining by the government of Zimbabwe has not adequately assisted them to ride over the challenges that they faces as women in business. Women in small scale mining have often faced challenges in accessing financial support from financial institutions, unfavourable government policies that favour big mining companies and the negative business perception about women owned businesses. These challenges together with those within the business ventures itself have lead to slow business start-up, low growth rate, limited potential and have

also increased the failure rate of small-scale mining businesses owned by women. This study therefore seeks to identify constraints that women in small-scale mining face in the management and operation of their businesses in the Midlands Province.

1.3 Aim of the study

The overall aim of the study is to explore environmental and organizational constraints and mitigating strategies of dealing with constraints faced by women in small scale mining in Midlands Province.

1.4 Objectives of the study

- 1.4.1 To examine constraints in the business environment faced by women in small scale mining.
- 1.4.2 To examine organizational constraints faced by women in small scale mining.
- 1.4.3 To develop a conceptual model that will help explain the impact of constraints faced by women in small scale mining.
- 1.4.4 To make practical recommendations on how to alleviate the challenges faced by women in small scale mining.

1.5 Research Questions

- 1.5.1 What are the constraints in the business environment that affect women in small scale mining?
- 1.5.2 Which organizational constraints affect women in small scale mining?
- 1.5.3 How do constraints faced by women in small scale mining be explained?
- 1.5.4 What practical recommendations can be made to alleviate the challenges faced by women in small scale mining?

1.6 Research proposition

The proposition behind this research was that women in small-scale mining in Zimbabwe are faced with a number of challenges. These challenges or constraints emanate from the way women manage their businesses. There are also other constraints that are in the macro environment and these make it difficult for women in small-scale mining to operate efficiently and hence become profitable. Given these constraints, there is need to come up with mitigating strategies that would reduce or minimise them for the benefit of women in small scale mining.

1.7 Justification of the Study

After an extensive literature review in Zimbabwe, the researcher has not come across studies that have wholly targeted women in small-scale mining. Researches that have been identified have tended to focus on challenges faced by women entrepreneurs in cross border trade and the service sector. Nani (2011) has studied challenges faced by women entrepreneurs in Zimbabwe. The study was base on the challenges faced by urban Zimbabwean women entrepreneurs. The study was not focusing on a particular group of women entrepreneurs. Hentschel, et al. (2002) and Hentschel, et al. (2003) carried out studies in a number of African countries including Zimbabwe on small scale mining. Their studies did not have a particular focus on women in small-scale mining. They were looking at small-scale miners without a particular focus on women. This research is therefore justified in that it has a particular focus on women in small-scale mining women are mostly discriminated against in the business environment when starting and running businesses. Most small-scale enterprises have been seen as a source of the means of survival and income generating activities for those running them and not as potential contributors to the development of the country's economy. It is therefore justified to identify challenges or constraints that a particular group of women in the small-scale mining sector are facing.

1.8 Significance of the study

This research will benefit the following;

- 1.8.1 Women who intend to venture into mining will be in a position to know beforehand the type of constraints that they are likely to face. They will be able to develop strategies to overcome these constraints.
- 1.8.2 Academics will be made aware of potential research areas pertaining to women in small-scale mining in Zimbabwe.
- 1.8.3 Policymakers will be able to identify areas that need policy changes for the benefit of women in small-scale mining.

1.9 Scope of the study

This study was motivated by the desire to understand challenges that women entrepreneurs in the mining sector are facing in Zimbabwe. The unity of analysis for the study was women in small-scale mining in the Midlands Province, who had started the mining business on their own. The study did not include joint venture businesses between husband and wife and did not also include those women who had purchased mining businesses as a going concern as it

was felt that they may not have experienced some of the challenges associated with business start-up. The challenges that these women face were collected by the use of in-depth interviews with research participants and key informant interviewees.

1.10 Structure of the dissertation

Chapter 2: literature Review – Literature review helps the researcher to build up the work already done and it also provides a platform for the discussion of results. According to Mouton (2013) the purpose of literature review is not merely in literature, but in a body of accumulated scholarship. The researcher would want to learn from other scholars how they have theorised and conceptualised on issues, what they have found empirically, what instrumentation they have used and to what effect, (Mouton, 2013).

Chapter 3: Covers the research methodology. It details justification for the methodology employed including methods and data gathering instruments that were used to collect data from the field.

Chapter 4: Provides presentation and analysis of findings of the research. The discussion of findings will be presented in this chapter.

Chapter 5: Focuses on summary, conclusions and recommendations arising from the study and areas of possible further research will also be indicated under this chapter.

1.11 Chapter Summary

This chapter introduced the topic of the study, challenges faced by women in small-scale mining. It goes on to describe challenges faced by women in small-scale mining in different countries. This has been done so as to create a more detailed understanding of the small scale mining sector as it applies to different African countries. PESTEL analysis model was used to develop an understanding of how political, economic, social, technological, environmental and legal environment affect women in small scale mining in Zimbabwe. This was done so as to create an understanding of the environment within which women in small-scale mining operate. The statement of the problem was defined and the research objectives laid out so as to guide the research study and identify the gaps in literature that were left by previous studies that this research seeks to close. This chapter also presented objectives of the study, research questions, research proposition, significance of the study which was used to prepare the study expectation against the research outcome, justification of the study which laid out

the reason why this study is important, scope of the research which indicated what is included and what is not included in this research and layout of the dissertation.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

This chapter will discuss terms, concepts, theories and frameworks that are related to small-scale mining. The chapter will also review available scholarship or the available body of knowledge to see how other scholars have investigated challenges that women in small-scale mining face. Babbie and Mouton (2013) in their work have argued that the interest should not merely be in literature review as it would sound as if it refers merely to a collection of texts. Literature review is about a review of a body of accumulated scholarship concerning the selected area of study. Babbie and Mouton (2013) have further pointed out that it is important for the researcher to know how other scholars have theorised and conceptualised on issues that are the subject of the study, that they have found empirically, what instrumentation they have used and to what effect. The importance of literature review according to Babbie and Mouton (2013) is to ensure that one does not duplicate a previous study, discover what the most recent and authoritative theorising about the subject under investigation and to find out what the most widely accepted empirical findings in the field of study are.

2.1 Defining Small scale mining

According to the International Labour Organisation (ILO, 1999), there is no internationally agreed definition of small-scale mining. This is because there is a lot of diversity within the sector. The ILO (1999) noted that there are country specific explanations that are in place thereby reflecting locally relevant situations and development processes of different countries. It is important to note that the following characteristics are used in specific country definitions of small-scale mining; level of employment, annual production output, capital investment, size of the claim, artisanal operations, low levels of mechanisation and or the use of simple equipment as well as the depth of mining operations (ILO, 1999). According to D'Souza (2002) and Quirga (2002) as cited in the ILO(1999), both have noted that small-scale miners have some degree of mechanisation, have a legal licence and or are organised in some form of mining associations. The ILO (1999) further noted that in different countries, the criteria for identifying small-scale mining are usually tied to the legislative systems of a country. In Ethiopia, the ILO (1999) noted that the identification of small-scale mining is tied to the depth of working and the ban on the use of explosives. In Senegal, small-scale mining is recognised in accordance with the depth of working and production methods applied by the

miners (ILO, 1999). The table below shows different criteria for the identification of small-scale mining.

Table 2.1: Criteria used in the definition of small-scale mining in Africa

Country/Organisation	Criteria
Cote d'ivoire	Level of mechanisation
Ethiopia	Annual production & level of mechanisation
Ghana	Capital investment & number of participants
Guinea	Type of minerals exploited
Senegal	Depth of working & crude production levels
South Africa	Capital investment
United Nations (UN)	Annual production capacity
Tanzania	Capital Investment, labour & technology
Zambia	Size of concession area
Zimbabwe	Size of concession area & capital investment

Source: ILO (1999)

From the table above, it is evident that each country has a defined criterion of defining small-scale mining although there are some variations as to the criteria used. In Zimbabwe as indicated above, small-scale mining is defined in terms of size of concession area, that is the area which is given to a prospective small-scale miner, and secondly by the amount of capital that would have been invested in the mining venture. Other countries consider factors such as the number of people that are employed, annual production capacity; depth of working, that is to say how deep is the mine and the level of mechanisation at the mine. In their study among West African countries (Mali, Burkina Faso and Niger), Hentschel, et al. (2002) noted that small-scale mining is defined differently from other parts of the world. In West Africa, small-scale mining is defined by the presence of permanent, fixed installations established once the existence of the mineral ore has been confirmed (Hentschel, et al., 2002). This shown how diverse the definition of small-scale mining is as it is region and also country specific.

2.2 Characteristics of small-scale mining

According to Hentschel, et al. (2002) small-scale mining is viewed as more extensive and mechanised. Ownership of land has been viewed as one of the most important issues in small-scale mining. There are three scenarios of land ownership for small-scale miners in the world. In their research in Africa, Asia and South America, Hentschel, et al. (2002) noted that in certain instances some small-scale miners have legal title to land that they work on and this is recognised by the state as theirs. In the second instance small-scale miners work on land which they have traditionally stayed on for centuries but their stay is not recognised by their

government. The third scenario is that small scale miners may be working on the land informally and they are recognised as illegal squatters by the local community and the respective government (Hentschel, et al., 2002). Hentschel, et al. (2002) during their study in Africa, Asia and South America, they identified the following characteristics of small-scale mining;

- They exploit marginal and small deposits
- They are labour intensive, with low rates of recovery
- They lack capital
- They have poor access to markets and support services
- They have low standards of safety and health
- They have a significant impact on the environment

2.3 Extend of the involvement of women in small-scale mining

It is important to note that the involvement of women in small-scale mining is varied. According to Hentschel, et al. (2002) women are not only involved in the mining of minerals but they also supply food, drinks, tools, equipment as well as sexual services. The research study by Hentschel, et al. (2002) further noted that women also play an important function of marketing the mineral such as gold and gemstones. The study noted that in some countries especially in the African region, women are involved in mines and mineral processing plant ownership. Women who own mines and mineral processing plants are highly organised as compared to their male counterparts although they do not have equal access to capital, technical and legal support from relevant institutions. The table below illustrates the number of women who are involved in mining in different countries in Africa and South America.

Table 2.2 Number of women involved in small scale mining by country

Country	Number of women
Bolivia	25 000
Burkina Faso	45 000 – 85 000
Ghana	87 000
Indonesia	10 900
Malawi	4 000
Mali	100 000 >
Mozambique	18 000
Papua New Guinea	12 000
South Africa	5 00
Tanzania	137 500
Zambia	9 000
Zimbabwe	<153 000

Source: Hentschel, et al., (2002)

Tables 2.2 above illustrate the figures of women who are involved in small-scale mining. Although the figures of Zimbabwe are estimated to be less than the figure indicated above, they indicate the extent to which women have become involved in small-scale mining. These numbers are an indication that women play a key role in the development of the mining sector in a number of countries and their contribution to the national economies remain significantly high.

It should be noted that when women engage in small scale mining they usually operate in any one of the two forms of business formations. Some women decided to go it alone. They operate as individuals (sole proprietorships). Others opt to form partnerships, where they pull their resources together, start a mining business and share profits and losses in equal proportion. Each business formation has an impact of the operation of the business as will be discussed below.

2.4 Legal forms of business formation

According to Hisrich and Peters (2002) there are three basic forms of business formations. The three formations are proprietorship, partnerships and corporation. For the purposes of this study, proprietorships and partnerships were discussed.

2.4.1 Sole proprietorship

According to the United States Bureau of Census (1985) a sole proprietorship is defined as a single person who receives and assumes the risks of the business. The owners of this type of business formation are regarded as “self employed” and usually the owners are the managers of the business (United States Bureau of Census, 1985). There are disadvantages of this form of business formation. According to the United States Bureau of Census (1985) sole proprietorship has the inability to raise large sums of capital and this makes it difficult to start or expand the business. The United States Bureau of Census (1985) and Strauss (2008) both observed that banks lend money to those who have collateral and the money that is loaned is not more than the value of the assets of the member. It should also be pointed out that credit rating of sole proprietorship is usually low as compared with that of large business organizations and as a result they do not have the capacity to attract investors for the business (Everrete, 2009). The United States Bureau of Census (1985) also noted that once this sole proprietorship starts, profits that are generated are too low to afford expansion. One of the biggest disadvantages of sole proprietorship is lack of assistance in management as the owner

has to perform all functions of management for the business (United States Bureau of Census, 1985). Bhargava (2008) and the United States Bureau of Census (1985) both noted that the sole proprietor may save as General Manager, Sales Manager, Purchasing Manager, Advertising Manager, Accountant and Personnel Manager. It was noted that many people are not qualified to fill some of these functions and the net effect is that some parts of the business will suffer (United States Bureau of Census, 1985).

2.4.2 Partnerships

Hisrich and Peters (2002) defined a partnership as “two or more individuals having unlimited liability who have pooled their resources together to form a business.” Sole trader proprietorship may take a partner for the purposes of raising capital for the expansions of the business and consequently would become a partnership (Hisrich and Peters, 2002). Like sole proprietorship, partnerships have their own disadvantages. Strauss (2008) and Butler (2001) both noted that partnerships have unlimited liability in the sense that partners risk losing their private property to pay creditors. Partners are liable for borrowing even if they were not part of the transaction as there is no need to consult others (Strauss, 2008; Everrete, 2009). It should be noted that this type of business formation has effects on management as it thrives on team work and mutual trust among the members (Butler, 2001; Everrete, 2009). Strauss (2008) and the United State Bureau of Census (1985) both pointed out that disagreements about policies, decisions and ethics may paralyse the operations of the business if not properly managed by those involved. It should be pointed out that the challenges that women in small scale mining face depends on the type of business formation that has been adopted. The challenges that are faced by women who operate as sole proprietors are slightly different from those faced by those who operate as partnerships, but there is a point of convergence of challenges faced by women operating as sole proprietorships with those operating as partnerships. The preceding section discusses challenges faced by women in small scale mining.

2.5 Internal challenges faced by women in small-scale mining

Women in small-scale mining are faced three major challenges within their business organisations. There challenges are related to the management of the business as an enterprise. This relates to planning, organising, leading and controlling. There are also financial management issues and marketing related issues that present challenges to women in small-scale mining.

2.5.1 Management problems

One of the biggest problems of women in small-scale mining is managerial inadequacies (ILO, 2004). It is important to note that modern business demands vision, knowledge, skill, aptitude and whole hearted devotion. Managerial acumen of the entrepreneur is very important for the success of their business ventures (Nani, 2011). Women in small-scale mining are not conversant with all aspects of management. Their lack of managerial skill has tended to add to a whole plethora of problems that they are facing as small-scale businesses. Badenhorst, et al. (2003) as cited in Nani (2011) also noted that one of the most common challenges that face small businesses is poor management. It should be noted that management is the most important element for any business enterprise because it is management that assist the business to meet its goals. The role of management is to bring together financial, human and other resources together. Studies have shown that some women in business lack the ability to manage their businesses and tied to this is the fact that at times they lack the requisite skills to manage their businesses. In as much as some women in small scale mining are educated, they lack the necessary training to manage these types of ventures. Pursuant to this argument they are bound to make wrong managerial decisions which subsequently lead to the failure of their businesses, (Shejavali, 2007 as cited in Nani 2011). The overall challenge of women businesses is the lack of planning, a factor which is directly related to the success of the business.

2.5.2 Financial management

Poor financial management is one of the internal business challenges that are faced by women in small-scale mining. Financial management is central to the management of small-scale mining businesses owned by women. Financial management entails the management of business finances so that the financial goals of the organisation are met (Abanis, et al., 2013). McMahan, et al. (1993) as cited in Abanis, et al., (2013) have defined financial management based on the utilisation of financial resources. Financial management is viewed as the raising of funds for the purposes of buying assets for the organisation (Abanis, et al., 2013). Financial management involves the allocation of scarce financial resources against competing priorities of the organisation to achieve the goals of the business. Rose, et al. (1999) as cited in Abanis, et al. (2013) pointed out the three dimensions that a finance manager of a business has to do are; short-term finance of a business should be concerned with the net working capital, investment and financial reporting, and financial decisions. Abanis, et al. (2013) in their research study noted that some previous studies by other scholars such as McMahan,

Holmes, Hutchinson and Forsaith (1998) relating to financial management of small-scale mining businesses had looked at aspects of financial management such as accounting information systems, financial decisions and investment decisions (Abanis, et al., 2013). It is important to note these researchers left out other important aspects of financial management of small-scale mining business such as working capital management, which includes accounts receivables, inventory, cash management and accounts receivable management (Abanis, et al., 2013). In a study done by Groblowsky (1978) and Lowell (1980) as cited in Abanis et al. (2013) both researchers noted that small scale businesses were inadequate in terms of cash management strategies. Cooley and Pollen (1979) as cited in Abanis, et al. (2013) defined cash management as the process of planning, controlling and utilising cash. Cash management is made up of the practice of cash forecasting, investment of surplus cash and control of the usage of cash. It is important to note that a study by Murphy (1979) on small scale businesses in the United Kingdom noted that cash management was very unusual (Abanis, et al., 2013). Abanis, et al. (2013) in their study of small scale mining businesses in Uganda noted that the majority of them did not consider bookkeeping as a good practice for their businesses. On the other hand the accounting firm, Ernst & Young (2011) as cited in Abanis, et al. (2013) noted that the majority of small businesses in Uganda do not prepare formal books of accounts, do not use information technology hence they face the challenges of accessing financial loans from the banking sector.

2.5.3 Marketing problems

Marketing the product is one of the challenges that are faced by women in small scale mining ventures. Co, et al. (2007) as cited in Nani (2011), noted that women lack the knowledge of the marketing mix and these are product, price, promotion and place. What is also important for women entrepreneurs is the ability to extend the marketing mix to include people, process and physical evidence. Hentschel, et al. (2003) in their study in different countries in Africa, South America and Asia noted that women small-scale miners face challenges of marketing their product. They noted that women small-scale miners access the market via intermediaries and in so doing they face market barriers and stiff marketing regulations of the country. Hentschel, et al. (2003) further pointed out that the failure by women to access the formal market for their product results in illegal exports, informal trading of the mineral, unfavourable sales conditions to the detriment of their business. It was also noted that a regulated market is a barrier to the marketing of the mineral by women miners especially in Africa. Barriers to mineral markets are a result of inadequate government policies (Hentschel,

et al., 2003). It is important to note that in countries where commercialisation of mineral markets is not based on free market mechanisms and where sales are not transparent, smuggling becomes the first choice by miners and merchants (Hentschel, et al., 2002). Smuggling usually happens with an adjacent country where mineral marketing conditions are more favourable. As noted by Hentschel et al. (2002), smuggling of the mineral is usually done by intermediaries or major illegal traders and not by the miners themselves. The amount of money that is required to smuggle minerals to neighbouring countries is huge to such an extent that the smugglers do not belong to small-scale mining strata. The above information is a clear indication of the fact that marketing the mineral product so that it becomes beneficial to women small-scale miners requires a committed government, good marketing policies for minerals and promotion of a free-market system.

2.6 Constraints in the Business Environment

This section will look at the challenges that are faced by women in small-scale mining outside the organisation. It looks at challenges in the macro environment including traditional and cultural issues. Focus will also be made on the following challenges, i.e. access to long term capital, access to markets, access to training, access to business networks and informal networking channels and access to policymakers.

2.6.1 Limited access to long term capital

It can be argued that access to capital is the most important factor for a business start-up. Besides start-up, business capital is also necessary for the continued operation and expansion of business and adaptation to changing markets and economic conditions, (Green, et al., 2012). It is important to point out that a firm that starts to operate with higher amounts of capital tends to have higher levels of assets, revenues and employment. Peter (2007) in a research study on small-scale mining in Ghana identified the absence of cheap long term capital with reasonable interest rates as one of the major problems of start-up businesses. In instances where lines of credit are available with higher interest rates, it is usually accompanied by high perceptions of default risk which is associated with small-scale business (Peter, 2007). It has been shown that where long term capital is available, women access this capital with very unfavourable terms as compared to men, (Blank, 2010). In a study by Blanchard, et al., (2008) as cited in Blank (2010), it was noted that women entrepreneurs who operated in a national market faced discrimination as they were viewed to be more riskier than men owned businesses that operated in the same area with the same

observable credit characteristics. Khorram (2012) noted that financial institutions have a higher risk perception on women in small-scale mining due to the fact that they are highly mobile, and also because national governments have no data that reflect the potential of small-scale mining to the national economy. Pursuant to this argument financial institutions and potential investors are discouraged in any form of financial aspects related to small-scale mining by women. The government of Ghana was not oblivious of these challenges and they therefore introduced a number of micro-credit schemes and other long-term capital programs for the benefit of women in small scale mining (Peter, 2007).

It is important to point out that woman when starting and expanding small scale mining businesses they use lower levels of capital and this scenario is related to their use of different sources of financing (Green, et al., 2012). It was noted that women launch their businesses with larger amounts of owner provided equity and substantially smaller amounts of outside capital, (Robb and Coleman, 2009 cited in Blank 2010). Robb and Coleman (2009) as cited in Blank (2010) further pointed out that they are less likely to use outside sources of capital such as bank loans, angel investments or venture capital. This was collaborated by a study in Ghana by the United Nations Population Fund (UNIFEM) as cited in Hentschel, et al. (2003) that 6% of women miners have been able to access loan facilities from banks and this was attributable to women lacking collateral. This was also compounded by negative perception and attitude displayed by male bankers towards women engaged in business (Hentschel, et al., 2002). A study by Sarpong (2012) in Sekondi- Takoradi Metropolis in Ghana, on women entrepreneurs noted that only 10% of bank loans were given to small businesses and it was noted that banks do not have policies that favour small businesses. This is usually the scenario as women are usually turned down when applying for bank loans and at times they do not apply for these loan facilities as they believe that they are more likely to be turned down. Stoner (1995) quoted Nancy Barry, the President of Women's World Banking: "most commercial banks think a guy in a three piece suit, regardless of his credit rating, is a better credit risk than a poor, black, brown, yellow or white women" Table 2.3 below provides evidence on financing differences between man and women businesses at start-up and for subsequent capital.

Table 2.3 Owner equity and subsequent capital: Man compared to Women

Start-up capital 2004	Owner equity	Inside equity	Outside equity	Owner debt	Insider debt	Outside Debt
Women owned	83.7%	6.1%	5.0%	50.8%	11.3%	46.7%
Men-owned	81.1%	6.7%	7.3%	47.7%	11.6%	55.1%
Subsequent Capital (2004 - 2008)						
Women-owned	34.5%	2.7%	2.2%	36.1%	8.0%	56.4%
Men-owned	32.2%	2.9%	2.4%	36.0%	7.6%	63.0%

Source: Blank (2010)

Inside Equity: Including spouse and parent equity

Outside equity: Include angel, venture capital, government and other company investments

Inside Debt: Include personal or business loans to the owner from family, employees, other owners or other inside personal and business loan or funding.

Outside Debt: Includes personal or business bank loans, business credits, credit lines, other business or non-bank loans, government business loans or other outside debt or loans.

Historical figures as shown in table 2.3 above indicate that 83.7 % of women use their own capital when starting their businesses and 34.5% of women use their own capital to grow their own businesses. These figure shown the extent to which women are strained when they decide to start their businesses. The information above is further reinforce by a study by Sarpong (2012) when it was noted that of the 94 small-businesses surveyed in Sekondi-Takarodi Metropolis, 69 of them (73.4%) used their owned capital, 13 (13.8%) obtained their start-up capital from relatives and 12 (12.8%) obtained their start-up capital from financial institutions. These figures should be looked within the context of low savings culture in many African countries. With a low savings culture it would mean that women who start-up small scale mining businesses are likely to fail because of their weak financial base at the beginning.

2.7 Potential sources of capital for small businesses

According to Hisrich and Peters (2002) one of the most difficult problems that are faced by small businesses at start-up is obtaining financing for the business. Two major sources of financing have been identified as debt or equity financing and internal or external financing.

2.7.1 Debt or Equity Financing

Hisrich and Peters (2002) identified two sources of financing which they said should be taken into account and these are debt financing and equity financing. Debt financing involves an interest bearing instrument and it is usually a loan and the repayment is related to Sells or profits of the business, (Hisrich and Peters, 2002; Gitman, 2009). There is also debt financing that is asset based and involves the use of an asset as collateral and requires borrowers to pay the capital amount plus interest charged by the lender, (Hisrich and Peters, 2002). Sells and or profits are used to pay back the borrowed capital. For women in small scale mining this is usually the challenge, as most of them do not have the required collateral security by financial institutions to get as collateral.

Long term debt which is usually financing for a period of more than a year is meant for the purchase of machinery, land, assets and part of the assets are used as collateral. According to Hisrich and Peters (2002) about 50 – 80 percent of the total value of the debt is used as collateral. It is important to note that when interest rates are low debt financing would allow the small scale business owner (entrepreneur) to retain a larger portion of the business. Hisrich and Peters (2002) pointed out that the entrepreneur need to be careful such that the debt does not need to be so large that regular interest payments become difficult if not impossible to make. In other words the small scale miner should not permit a situation where he or she will be choked by interest payments which will affect the growth and performance of the business.

2.7.2 Equity financing

This form of financing does not require collateral and offers investors some form of ownership position in the business venture (Hisrich and Peters, 2002). The key factors that can be taken into account to choose which form of financing to take are; availability of funds, assets of the venture and the interest rates prevailing at that particular time, (Hisrich and Peters, 2002). In most cases a small business owner can employ both sources of financing. It has to be noted that equity financing is always there and is provided by the small business owner him or herself.

2.7.3 Internal or External financing

For the small business, financing is available both internally and externally. Hisrich and Peters (2002) noted that most of the funds that are used by small businesses are internally

generated and from within the company, for example profits from the Sells of assets, reduction in working capital, extended payment terms and accounts receivables. Raising capital can at times involve the disposal of used equipment. Hisrich and Peters (2002) pointed out that assets should be on a rental basis as this allows the entrepreneurs to conserve cash, a scenario that is good during the start-up of the business. They also noted that a reduction of short-term assets can also be a source of financing for the business start-up. Small businesses usually use the following as the most preferred source of financing for their businesses; self, family and friends, commercial banks, small financial windows created by government and government grants.

2.7.4 Personal funds

Start-up capital is usually from personal savings of the entrepreneur. These are the cheap sources of financing in terms of control and cost but also it assist to attract external financing particularly from institutions such as banks, private helpers and venture capitalists, (Hisrich and Peters, 2002). When the entrepreneur is using personal money to grow the business, an outside investor may feel that the entrepreneur is very committed if he or she is ploughing personal money into the business. As one venture capitalist succinctly said;

“I want the entrepreneur so financially committed that when the going gets tough, they will work through the problems and not throw the keys of the company on my desk”, (Hisrich and Peters, 2002. Pp.367).

Hisrich and Peters (2002) pointed out that commitment is not about the amount of money that has been invested in the venture but it’s about the amount of assets that have been put in the business.

2.7.5 Family and friends

After personal funds, family and friends are the second most common source of capital for new small businesses. Friends and family members invest because they are related to the entrepreneur. Hisrich and Peters (2002) noted that the use of such a source would help to overcome one portion of uncertainty felt by impersonal investors. Family and friends already have knowledge of the entrepreneur and therefore recovering their money from the venture may not be a problem as they understand each other (Hisrich and Peters, 2002).

2.7.6 Commercial Banks

Commercial banks are by far the most common source of short-term capital used by small business ventures when collateral is available. Hisrich and Peters (2002) pointed out that the funds provided for are in the form of debt financing and because of this arrangement it requires some form of guarantee or collateral possibly in the form of assets with value. It is important to point out that collateral can be in the form of business assets such as land equipment, buildings and personal assets in the form of house, car, land, stock or bonds, Hisrich and Peters (2002). It should be pointed out that the collateral security that is wanted by banks as a precondition when borrowing funds makes it difficult for women in small scale mining as they do not have such form of security thereby making it difficult for them to access short to long-term capital from commercial banks.

2.8 Support from government institutions

When small business owners have failed to secure a commercial bank loan, an alternative is a small loan or grant from a government agency. In the case of Women in small scale mining it will be Small Enterprise Development Corporation (SEDCO). In the event that the entrepreneur has failed to pay the borrowed money government has to write off the debt as it would have provided the guarantee to the loan amount. In a study by Sarpong (2012), it was noted that of the 94 small businesses surveyed in Sakondi-Takoradi Metropolis, 74,5% of small scale business owners did not want to get assistance from government institutions. On the other hand of the 94 businesses, 83.2% noted that the support that they were getting from government institution was not to their advantage. The government was seen as interfering with operations of small businesses and not assisting them to grow their businesses

2.9 Limited access to training services

Training in entrepreneurship is part of support that is offered by various institutions to small scale enterprises in Ghana (Peter, 2007). This is done in the form of seminars, workshops and entrepreneurship development programs. Sowa, et al. (1992) as cited in Peter (2007) noted that the objective of these training programs is to motivate and equip entrepreneurs with the competency to establish their own businesses and to manage them successfully. Research in Ghana shows that a foundation was set up, Ghana Appropriate Technology Industrial Services (GRATIS Foundation) with the objective of offering extension services to a wide

spectrum of small businesses including women in small-scale mining. Peter (2007) noted that the objective of the foundation is to assist small enterprises in research, developing local technologies, training courses in engineering, management and also encourages the formation of strong business associations. It is envisaged that the formation of strong business associations will assist members in putting them in a better position to lobby government for policies that are favourable to their sector. Peter (2007) noted that the formation of strong business associations among small scale enterprises is geared towards increased productivity through better business organisation, improving associations or relationships with support institutions such as banks, micro-finance schemes and also ensure the smooth flow of information among its membership. Whereas Tambunan (2006) noted that limited access to formal training for entrepreneurs especially women in small-scale mining would result in a lack of basic skills in economic and managerial expertise and sometimes it will result in illiteracy. The net effect is that the entrepreneur will find it difficulty in accessing formal finance through the banking institutions. Participation in training programs would ensure that women in small-scale mining have access to real time information such as on mineral prices, viability of the product being mined and newer market opportunities. Access to training services would also improve their managerial skills as most of small scale businesses are hampered by managerial incompetencies (Gockel and Akoena, 2002).

2.10 Limited access to business networks and informal networking channels

Access to business networks for women in small-scale mining enhances knowledge building among participants, and this involves enhancing the participant's level of technical know-how in the small-scale mining sector and therefore improves their capacity to access opportunities in this specialised economic area (Mutagwaba, et al., 2004). Business networks also become a conduit through which information can be disseminated to members and absence of such networks would mean that sharing of information is restricted to a few groups of related people and not to the wide constituency (Nani, 2011). It should also be pointed out that business networks are in two forms, formal and informal networks. Informal networks are groups formed on the basis of friendship or knowledge of each other. Formal networks are those that are formed on the basis of business association between the memberships (Hentschel, et al., 2002). Both these forms of network are necessary as each of them provides a different function in the business environment and at times they complement each other.

2.11 Traditional and cultural beliefs

Daniele (2006) in a study of women in small-scale mining ventures in Papua New Guinea, it was noted that traditional indigenous beliefs and culture pose some obstacles to female participation in small-scale mining and sectoral gender inequalities are also connected to current mining laws and practices. It was noted that customary division of labour and heavy male involvement in resource extraction leaves women with little time to engage in mining. It is important to note that this division of labour between man and women has been reinforced over time by habit and custom among the inhabitants of Papua New Guinea. A study by Hantschel, et al. (2002) noted that culture disapprove women to engage in small-scale mining. Hantschel, et al. (2002) further noted that in Zambia, for instance, one of Africa's when known woman mine owner was quoted as saying;

“People believe that a woman should not venture near a gemstone mine because the spirits of the stones would be disturbed and the stone will burrow deeper into the earth. I fought all that superstition, obtained a prospecting licence, and here I am”.

This statement is a clear indication that traditional beliefs in African communities act as a barrier to the advancement of women in business. Such beliefs when they are found in the business environment, women in small scale mining are bound to fail as they are confronted by cultural barriers which take long to erase from tradition and customary practices.

2.12 Government mining regulations

One of the challenges that women in small-scale mining are facing are issues to do with regulations, government policies, institutions and processes for entrepreneurs in general and women in small-scale mining in particular. The Government of Zimbabwe has not fully embraced the role that women in small-scale mining are playing in the economy of the country. The government has not enacted regulations, policies and laws that help to protect the interests of small-scale miners. Small-scale miners are required to comply with the requirements of the Mines and Minerals Act, Chapter 21:05, which has very stringent requirements of registration. In a study by Daniele (2006) in Papua New Guinea, the Mining and safety Act hinders women's chances of being legally and independently involved in small-scale mining. Daniele (2006) noted that women have to become “tributers” of large mining companies. In this case women have to mine gold under the auspices of a big

company. With government bureaucracy women small-scale miners find it difficult to comply with these requirements and as a result most of them do not get registered with the relevant regulatory institutions.

In a study done by the ILO (1999) in Zimbabwe on small-scale mining, it was noted that government initiatives undertaken to manage small-scale mining were counterproductive. The ILO (1999) suggested that drastic policy overhaul was needed to ensure small-scale miners benefit from government initiatives. The ILO (1999) identified the following issues in the legal domain that make it difficult for women in small-scale mining to operate efficiently:

2.12.1 Obtaining title

2.12.2 Security of tenure

2.12.3 Obtaining licences to prospect and mine and their short duration.

2.12.4 Problem with regulations that maybe inappropriate for small-scale mining as they tend to favour big mining companies

2.12.5 Excessive amount of centralised government

2.12.6 Demanding bureaucratic requirements and institutional delays in licensing systems.

2.12.7 Lack of knowledge of legal requirements.

Contrary to the situation in Zimbabwe, in Ghana it was noted that small enterprise businesses do not have to comply with any government regulation on the basis that they do not get support from the national budget (Abor and Adjasi, 2007).

2.13 Banking regulations

Research has shown that general government regulations present challenges to women when they want to borrow money to start small scale mining. In a study done by Hantschel, et al. (2002) in Africa, Asia and South America, it was noted that regulatory frameworks for most governments are control-oriented. This was also noted by Prasad (2009) when it noted that banking managerial behaviour is constrained in most cases by prudent financial regulations that have been put in place by governments to safeguard depositors' money. In a study by Muravyer, Talavera and Schafer of St Petersburg University on women small-scale miners, as cited by Prasad (2009) they pointed out that the banking sector has just one philosophy. The philosophy is that a bank should not give loans to a person who need it, but instead only lend to those who can pay it back, on time and with an interest. Prasad (2009) in the study

observed that bank managers lend money to those who are like them. Now given the fact that most of the bankers especially in the Third World are men, gender discrimination may also be a problem in the money lending business. In a study by Murayver, Talavera and Schafer as cited in Prasad (2009) it was noted that women in the Pacific have tried to solve this issue by forming the Pacific Women's Bank but the bank failed. Prasad (2009) during the research study used indicators of discrimination in loan applications and these were loans approvals or denials, higher or lower interest rates and levels of the required collateral. The overall results showed evidence of the discrimination against women applications for funding. According to the results of the study women were likely to receive loans and they were more likely to pay higher interest rates. Prasad (2009) also pointed out that in well developed financial markets discrimination against women entrepreneurs is less likely to take place and they will experience lower rejection rates and they have to put less collateral when they are borrowing.

2.14 Conceptual Model

Miles and Huberman (1994, p.18) as cited in Welman, et al., (2005) defined a conceptual model as, "a written or visual presentation that explains, either graphically, or in narrative form, the main things to be studied – the key factors, concepts or variables and the presumed relationship among them." For the purposes of this study the researcher developed his own conceptual model for the purposes of analyzing the constraints that women in small scale mining face in the management of their businesses. Before such a presentation two models, the McKinsey seven – S model and the PESTEL model will be briefly discussed as these formed that basis for the development of the Factor-Linkage model.

2.14.1 McKinsey Seven – S model

The McKinsey seven –S model is an analytical model for analysing organizations operating in a turbulent environment and those seeking to make profits and align themselves with the ever changing business environment to survive. This model posits that organizations should be viewed as systems with interconnected parts. Various elements of the organization (the 7 – S) should be aligned to each other so that organizations become effective (Bartone and Wells, 2009). Bartone and Wells (2009) further pointed out that organizations must fit and align themselves with the external environment. According to the McKinsey seven – S model, the elements that are important for organizational effectiveness are strategy, structure, systems, staff, skills, and style and shared values. Figure 1 below indicates the McKinsey seven – S model;

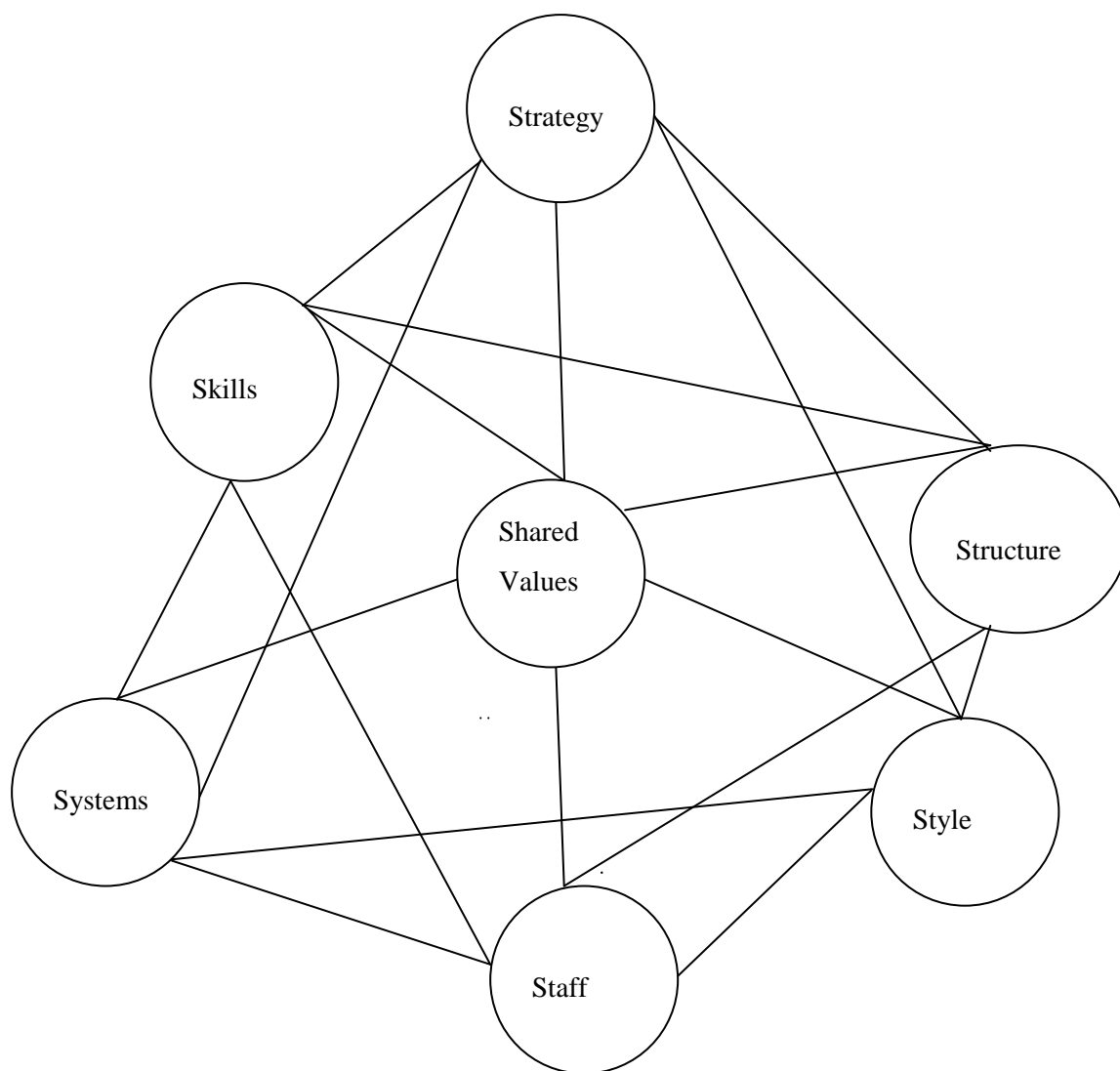


Figure 2.0.1 McKensey 7 - S

Source: Stoner (1995)

As indicated above the seven elements of the McKinsey model are supposed to be well knit together and function as a whole to ensure organizational effectiveness.

2.14.2 The PESTEL model

The PESTEL model is made up of six elements and is used to explain how various external environmental factors affect business start-up, growth and profitability. The six elements in the model are political, economic, socio-cultural, technological, environmental and the legal situation. It is here envisaged that for business to operate effectively it has to align itself with these six elements of the PESTEL model.

2.14.3 Formulation of the Factor – Linkage Model

After going through literature review, the researcher identified gaps in literature. This was coupled with an analysis of two models (McKinsey Seven –S model and the PESTEL model) as briefly discussed above. It was noted that both internal and external factors link up to affect women in small scale mining in terms of business start-up, growth and subsequently profitability. The researcher named the model that he developed the Factor – Linkage model as shown below. The model borrows some elements from the McKinsey seven-S model and the PESTEL model. The borrowed elements from these two models are encapsulated in the Factor – Linkage Model as developed by the researcher. The Factor – Linkage model has independent variables which represent demographic information of the respondent. The independent variables are made of the following factors; location, sex, religion, educational level, marital status and family size. There are also intervening variables. These are factors that are external to the organization and these are; government regulations, political environment, access to capital, access to markets, economic environment and government support. There are also moderating variables within the model that has been developed by the researcher. Moderating variables are internal to the organization and these affect the way the organization is perceived by outsiders. Moderating variables affect business growth, performance and profitability. The factors that will constitute moderating variables are; marketing skills, financial management skills and management skills. It is important to note that Intervening variables and moderating variables when combined together affect the performance and turnover of the enterprise which is the dependent variables.

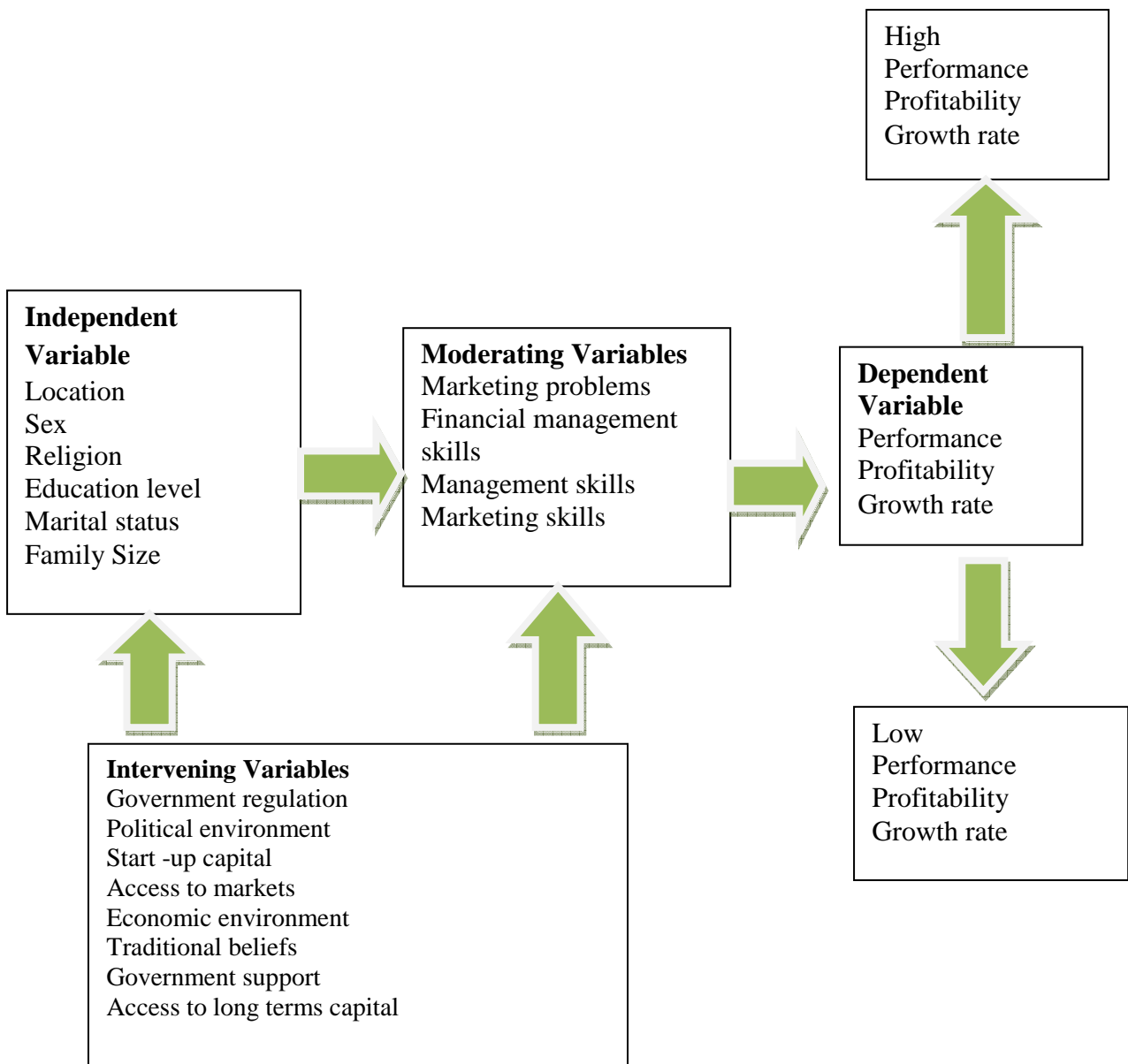


Figure 2.2 The Factor – Linkage Model

Source: Researchers own construction

The impact of these factors on business performance could either be high performance or low business performance.

Table 2.4 Summary Gaps of Literature Review

Author	Gaps	Discussions
Badehorst, et al.,(2003) as cited in Nani (2011)	There is no specific focus on internal business processes that have an impact of business growth, start-up and profitability	Internal business processes are essential for a business. There is need to discuss internal business processes of women small miners
Co, et al.,(2007) as cited in Nani(2011)	The author has not discussed the role of the middlemen in the marketing of minerals mined by women in small-scale mining. Did not also discuss how the use of the middleman impacts the viability of women businesses in small-scale mining.	There is need to understand the role of the middlemen in the marketing of non-precious metals mined by women. There is also need to identify other market channels that may be available to women in small-scale mining.
Blanchard et al., (2008) as cited in Blank(2010)	Did not discussion what governments are doing to formalise and finance women in small mining. Has not discussed the role that is being done by International organisations such as the World Bank, International Finance Corporation in financing women in Small- Scale mining.	There is need to understand broader government laws and regulation such as taxation payments by women in small-scale mining, environmental issues and type of constraints faced by women in small-scale mining.
ILO (2004)	Did not discuss how women who mine minerals such as tantalite and lithium market the product if there are no big companies who provide a ready market for these women in small-scale mining.	There is need to understand the relationship between formal channels of marketing and semi-formalised small-scale mining businesses. Types of challenges faced by women in such an arrangement can be identified.
Abanis,et al., (2013)	Previous studies have not looking into working capital management with a specific focus on accounts receivables, inventory management, and cash management	There is need to look into other aspects of financial management which have not been looked and these in previous studies by other scholars.
Mutagwaba,et al.,(2004)	Did not discuss how women share information in the absence of formal business networks in small-scale mining and its impact of knowledge on business systems and processes	There is need to understand the role of informal networks in the business environment
Daniele (2006)	The author looked at Mining laws without looking at other issues that impact of women in small-scale mining such as taxation, environmental issues and how they impact business viability of women in small-scale mining	There is need to develop an understanding of the impact of broader government laws and regulations and not only focusing on Mines and Minerals Act, Chapter 21:05
Daniele (2006)	Did not look at traditional beliefs that prohibit women from engaging in small-scale mining.	There is need to understand how traditional belief, and customs are a challenge for women in small-scale mining business.

2.15 Chapter Summary

This chapter has shown that women in small-scale mining are faced with a lot of challenges. These challenges range from business to social and cultural prejudices. Various studies in other parts of the world have however shown that no matter where women live, they face the same challenges when they decide to venture into small-scale mining. Various scholars who have done studies in Africa, South America and Asia have however shown that women are the most affected people when they venture into small-scale mining. Most of the challenges faced by women are related to policies of governments. If these policies are improved it will improve the operation of women in small-scale mining. Improvement of business conditions for women will subsequently lead to an improved economy of the country. Issues that are related to registration, marketing of the mineral, training services, access to capital and other related institutional arrangements that fall within the ambit of governments will remain the responsibility of those particular governments to improve for the benefit of women. For women to succeed in the mining business there is need for government support in terms of formulation of favourable policies as a way of levelling the playing field for both men and women in the business environment. Despite all these challenges it is important to note that women have always succeeded to work against adversity in the business environment as they have demonstrated in various other business sectors of the economy.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

This chapter describes the methodological procedures and justification of the methods that were used for this study. Rajasekar, et al., (2013) views methodology as, “procedures, by which researchers go about their work of describing, explaining and predicting phenomenon.” Whereas Kothari (2004) writes, “Thus, when we talk of research methodology we not only talk of the research methods but also consider the logic behind the methods we use in the context of our research study and explain why we are using a particular method or technique and why we are not using others so that research results are capable of being evaluated either by the researcher himself or by others.” This chapter starts by giving a recap of the statement of the problem and the research proposition. Thereafter the chapter will describe the research philosophy, research approach, research strategies, research choice, research techniques and procedures of collecting data.

3.1 Recap of the research problem

As outlined in chapter 1, the overall aim of the study was to investigate constraints that are faced by women in small-scale mining in the Midlands Province. The constraints that are faced by women in small scale mining have affected business start-up, business growth and profitability and have also increased the failure rate of women owned mining businesses.

3.2 Recap of the research proposition

The researcher proposed that women in small-scale mining in the Midlands Province are faced with a number of constraints emanating from both within and outside the business environment. These constraints are represented by the intervening variables and moderating variables in the Factor – Linkage Model as developed by the researcher. It was also proposed that these factors affect business start-up, profitability and also determine success and or failure of women in small-scale mining in the Midlands Province.

3.3 Methodological Framework

The study adopted the methodological framework represented by the research onion as proposed by Saunders, et al., (2009). The framework focuses on the research philosophy, research approach, research strategy and the research choice.

3.4 Research Philosophy

According to Neville (2007) there are two types of research philosophies (or positions) and these are positivistic and phenomenological. According to Neville (2007) positivistic can also be referred to as quantitative, objectivist, scientific, experimentalist or traditionalist. Phenomenological philosophy can also be referred to as qualitative, subjectivist, humanistic or interpretative (Neville, 2007). This study adopted the phenomenological philosophy since the researcher had to enter the social world of the research subjects so as to understand the type of constraints that women in small scale mining were facing in their day to day running of their businesses. The researcher had to understand the business world from the women's own point of view (Saunders, et al., 2009). Phenomenological philosophy approach research from the perspective that human behaviour is not an easily measured phenomenon as in the natural sciences (Neville, 2007). Phenomenologists believe that what motivate human beings are factors that are not observable such as the inner thought process. This makes it very difficult to generalise motivation from observations of behaviour alone (Neville, 2007). Neville (2007) further pointed out that research methods are chosen to try and describe, translate and interpret the events from the point of view of the research participants who are subjects of the research.

3.5 Research approach

Kothari (2004) pointed out that there are two types of research approaches and these are qualitative and quantitative research. Whereas Saunders et al. (2009) identified research approaches as inductive and deductive. Kothari (2004) further pointed out that quantitative research involves the generation of quantitative data whereas qualitative research involves the subjective assessment of attitudes, opinions and behaviour. De Vos, et al. (2013) and Saunders, et al. (2009) both have associated inductive research approach with qualitative research. Saunders, et al. (2009) pointed out that research using an inductive approach is likely to be concerned with the context in which such events are taking place, therefore the study of a small sample of subjects might be more appropriate than a large number as with deductive approach. On the other hand deductive approach involves the development of a theory that is subject to a rigorous test (Saunders, et al., 2009). One characteristic of a deductive approach is to explain casual relationships between variables and involves the collection of quantitative data (Saunders, et al., 2009). The qualitative or inductive research approach was used as the appropriate approach for this study because the researcher had a well considered research proposition that was formulated from literature review. The aim of

the study was to investigate constraints that women in small scale mining in the Midlands Province were facing in running their businesses. The researcher had to collect data in order to understand the nature of the constraints that women in small scale mining face. The section below outlines the difference between quantitative and qualitative research designs.

3.5.1 Quantitative research approach

Frankenberger (2006) pointed out that the objective of quantitative research is to analyse casual relations between variables. He further pointed out that cross-sectional data and variance analysis is used to explain the variation in the dependent variables through the independent variable. Statistical methods or probability methods are used to select a representative sample of data. Quantitative research involves the definition of the research model (dependent and Independent variables, mediators, moderators and controls) and generation of a hypothesis on specific relationships (Frankenberger, 2006). Marx (2004) as cited in Frankenberger (2006) identified four advantages of using quantitative methodologies which are as follows, (1) clear unambiguous results, (2) comparability across different studies, (3) greater objectivity and reliability and (4) higher generalisability and external validity.

3.5.2 Qualitative research approach

The objective of qualitative research methodologies is to capture experiences in order to explore reality. According to De Vos, et al. (2013) the qualitative researcher is more interested in understanding rather than explanation with observation rather than controlled measurement with exploration of subjective reality from the insider perspective. It is important to point out that in qualitative research there is the missing definition of hypothesis, dependent and Independent variables (Frankenberger, 2006). There is a presentation of a holistic picture and the development of propositions in qualitative research. Frankenberger (2006) further pointed out that qualitative research methodologies are much more diverse and fuzzy on analytical issues on the basis that the research process is open and iterative. According to Saunders, et al. (2009) and Frankenberger (2006) both pointed out that qualitative research methodologies follow an inductive approach which is based on soft methods (interviews, case studies, ethnography, biography). Qualitative research use interpretive techniques and produce results that are rich and narrative in character. Miles and Huberman (1994) as cited in Frankenberger (2006) indentified four advantages of qualitative research methodologies which are; (1) focus on “naturally occurring, ordinary events in

natural settings, on what real life is like, (2) rich and holistic data is collected from participants, (3) suited for process studies due to long observation periods and (4) suited for discovery and exploring new areas of research. Table 3.1 below summarises the difference between qualitative and quantitative research approaches.

Table 3.1 Qualitative Vs Quantitative research approach

	Qualitative research approach	Quantitative research approach
Objective/purpose	<ul style="list-style-type: none"> • To gain an understanding of underlying reasons and motivations. • To provide insights into the setting of a problem, generating ideas and /or hypotheses for later quantitative research • To uncover prevalent trends in thought and opinion 	<ul style="list-style-type: none"> • To quantify data and generalize results from a sample to the population of interest. • To measure the incidence of various views and opinions in a chosen sample. • Sometimes followed by qualitative research which is used to explore some findings further.
Sample	Usually a small number of non-representative cases, Respondents chosen to fill a given quota	Usually a large number of cases representing the population of interest. Randomly selected respondents
Data collection	Unstructured or semi-structured techniques e.g. individual in-depth interviews or focus group discussions	Structured techniques such as online questionnaires, on-street or telephone interviews
Data analysis	Non-statistical	Statistical
Outcome	Exploratory and /or investigative. Findings are not conclusive and cannot be used to make generalisations about the population of interest. Develop an initial understanding and sound base for further decision making.	Used to recommend a final course of action.

Source: Wyse (2011)

3.6 Research strategy

The researcher adopted action research as the research strategy. According to Krueger and Neumann (2006, p. 25) as cited in De Vos, et al. (2013), “action research is applied research that treats knowledge as a form of power and dispenses with the line between research and social action.” Krueger and Neumann (2006) as cited in De Vos, et al. (2013) further pointed out that one of the characteristics of action research is the participation of those who are being investigated and that it focuses on empowerment of the research participants and increases awareness of the topic under study. The researcher used action research as a research strategy for the following reasons. Saunders, et al. (2009) pointed out that action

research involves people who are affected by the phenomena that will be under investigation. To this end, the researcher involved women in small scale mining who were the subjects of investigation. The outcome of the research will assist in the way organizations are managed, in other words it will assist in effecting change management. By using action research as a strategy for this study, the researcher was assisting women in small scale mining identifying areas within their businesses that need change. The research indirectly promoted organizational change for the better within women owned businesses in small scale mining in the Midlands Province. It was hoped that by using actions action, those who were involved in the study are more likely to implement the desired change for their businesses so that they would achieve growth and become profitable business entities. It would be difficult for those who have participated in this study to ignore the implementation of the identified desired change for their small scale mining business enterprises. By using action research, the researcher assisted women to perceive, understand and act upon process events that occurred within their environment in order to improve their situation as they see it.

3.7 Research choice

The research adopted a qualitative mono- method. The researcher utilized one method of data collection in the form of in-depth interviews with both research participants and key informant interviewees. The in-depth interview method was found to be the most appropriate method of collecting data as questions were designed in such a way that in-depth interviews would be undertaken so as to solicit information concerning internal and external business constraints faced by women in small scale mining in the Midlands Province. Such type of information is qualitative in nature. According to De Vos, et al. (2013, p.308), “the qualitative research is concerned with understanding rather than explanations, with naturalistic observation rather than controlled measurement, with the subjective exploration of reality from the perspective of an insider as opposed to that of an outsider predominant in the quantitative paradigm.” The researcher anticipated that the research participants may have limited education hence the use of in-depth interviews as a method of collecting data from the respondents. The researcher did not opt to use another method of data collection as it was felt that use of a second method would produce the same results.

3.8 Unit of analysis

De Vos, et al. (2013) and Rubin & Babbie (2005) both viewed unit of analysis in research as people or things whose characteristics social researchers observe, describe and explain.

Whereas Monette, et al. (2008) identified unit of analysis by listing them as individuals, groups, organizations, programs and social artifacts. For the purpose of this research women in small scale mining in the Midlands province formed the unit of analysis.

3.9 Data collection

3.9.1 Sources of data

The researcher used both primary and secondary data. According to Welman, et al. (2005) primary data is the original data that is collected by the researcher for the purposes of his or her research. For the purposes of this research primary data was collected from research participants and key informant interviewees through in-depth interviews. The second source of data was secondary data. Welman, et al. (2005) noted that secondary data is data that has been collected by individuals or agencies and institutions and not by the researcher him or herself. For the purposes of this study the researcher reviewed information concerning women in small scale mining from a number of sources such as, abstracts, peer reviewed journals, textbooks, conference papers, organizational reports, dissertations, theses, and other related scholarly works. All these sources informed the researcher about constraints that are faced by women in small-scale mining.

3.9.2 Data collection instrument

Data collection can be done through the administration of interviews, focus group discussions, observation and the administration of questionnaires. The researcher used in-depth interviews for collecting data from both research participants and key informant interviewees. An interview guide for both research participants and key informant interviewees focused on identifying constraints faced by women in small-scale mining. This was in tandem with the research aim and objectives of the study which sought to examine the constraints that are faced by women in small-scale mining. The researcher personally carried out eight (8) in-depth interviews and two (2) in-depth interviews with key informant interviewees. The two interview guides used in the research are attached as appendix I and appendix II respectively.

3.9.3 In-depth Interviews

These are variously described as focused interviews, unstructured interviews, non directive interviews, open ended interviews, semi structured interviews and active interviews (Fontana and Frey, 1994; Holstein and Gubarium, 1995; McCracken, 1988; Welman, et al., 2005).

These are a form of conversation between the researcher and the research participants and key informants. In-depth interviews focus in an unstructured way on the informant's perception of themselves, their environment and experiences (Burns, 1999). For the purposes of this study the researcher used only In-depth interviews as a method of collecting data from both research participants and key informants. This is what is referred to as a mono-method (Saunders, et al., 2009).

3.9.4 Merits and Demerits of In-depth interviews

In-depth interviews are suitable in cases where the researcher is using an exploratory investigation as well as pre-testing a questionnaire (Welman, et al., 2005). In-depth interviews assist the researcher to clarify concepts and problems and in so doing it will allow the establishment of possible answers and solutions. This made it a suitable method of collecting data for this study. The disadvantage of In-depth interviews is that the researcher will be directly involved and will be in control of the respondents (Welman, et al., 2005). This may cause bias on the part of the researcher during interviewing. To minimize bias during data collection, the researcher observed ethical considerations and specifically the non-judgmental approach during interviewing. In-depth interviews are time consuming, can be very expensive because the researcher may be required to travel hence the need to pay for accommodation, transport and meals (Welman, et al., 2005). In this regard, the researcher took time off from work and had budgeted for all the expenses associated with the collection of data such as accommodation, meals, transport and cost of a voice recorder that was used to record all the interviews.

3.10 The Population

Varkevisser, et al. (1992) and Polit and Hungler (1991) both defined a population as, “a group of units where a sample can be drawn from.” Whereas Babbie and Mouton (2012, p.100) stated that, “a population for the study is that group (usually of people) about whom we want to draw conclusions.” Thus a population can be viewed as a group of people the researcher will be working on. It is important to note that studying the whole population is not often possible because of limited resources and time constraints. The above point was corroborated by Babbie and Mouton (2012, p.100) when they stated that, “we are almost never able to study all the members of the population that interest us, however, and we can never make every possible observation of them.” It is important therefore to note that there are two types of populations, and these are target population and study population. Borg and

Gall (1989) refers to a target population as all members of a real or hypothetical set of people or objects to which one wishes to generalise the results of the entire research. Whereas Treece and Treece (1986) perceives the study population as the entire number of units under study. The study population is the one that is available to the researcher. For the purposes of this study, the study population was made up of all women who are engaged in small-scale mining in Midlands Province.

3.11 Sample size

The issue of sample size in qualitative research is usually ambiguous, unlike probability sampling; there are no rules (Saunders, et al., 2009). Sample size determination is based on the relationship between the sample selection technique and the purpose and focus of the research. The size of the sample is depended on research questions and objectives and in particular what the researcher needs to find out, (Saunders, et al., 2009). Miles and Huberman (1994) as cited in Welman, et al., (2005) writes, "whereas quantitative research aims to use random sampling that are representative of a population, qualitative sampling tend to be purposive rather than random." The reason is that qualitative research design work with small universes, (Miles and Huberman, 1994 cited in Welman, et al., 2005). Saunders, et al. (2009) pointed out that the continuous collection of data to a point of saturation is a sampling technique that is used in qualitative research. Whereas Guest, et al. (2006) as cited in Saunders, et al., (2009, p.234) noted that, "for research where the aim is to understand commonalities within a fairly homogenous group, a maximum of 12 in-depth interviews should suffice." Since the purpose of this research was to understand the problems faced by women in small scale mining, a sample of 8 respondents sufficient for this study. Secondly the study was looking at a homogenous group of women who were involved in small scale mining in the Midlands Province. Therefore a sample of 8 fits well within the criteria as outlined by Saunders, et al. (2009).

3.12 Sampling method

Snowballing was used to select research participants for the study. Snowballing involves identifying one person who would in turn refer the researcher to other similar cases like a rolling snowball until a saturation point is reached (De Vos, et al., 2013). Snowballing is often used when there is no known sample frame (De vos, et al., 2013; Welman, et al. 2005 and Babbie and Mouton, 2013). For the purposes of this study the number of women who were operating small scale mines was not known before hand as the information was not

available to the National Association for women in mining. The national association assisted the researcher to identify two women who were operating small scale mines in Kwekwe. The identified woman after being interviewed referred the researcher to two women based in Gweru and one based in Zvishavane. After interviewing these women, the researcher was also referred to three other women who were based in Shurugwi. The researcher reached the point of saturation after interviewing 8 respondents.

3.13 Data management

Field notes were transcribed, category coded and filed. Coding allowed the researcher to sort and organise the data collected into patterns and themes. Field notes data included details of setting, researcher's impressions and observations. Soon after each interview session clarifications were sought with research participants and a debrief was made. This was followed by correcting notes, extending and coding. Coding allowed sorting and organising information into patterns, and themes for easy retrieval. Identification numbers were used on all transcripts.

3.14 Data analysis

Data analysis when using qualitative research design happens simultaneously with the collection of data. This will take place as themes and insights present themselves during data collection. Data was analysed using the interpretational method. This is what Burns (1999) termed content analysis. In this case, the researcher organised the information thematically. The themes were in two parts. The first part of themes was made up of those themes that were developed by the researcher prior to the collection of data. The second part of themes was made up of those that emerge during data collection and were applicable to the area of study. Data was presented in a narrative format. Interpretational analysis enabled the researcher to "build up interpretations from the experience, perceptions, and beliefs of those involved" (Hoque, et al., 2004, p.62 as cited in Jones, 2005).

3.15 Validity and reliability

Morse, et al., (2002) pointed out that the nature of knowledge in the qualitative paradigm is different from that which is found in the quantitative paradigm. Because of this difference in paradigms, there are paradigm specific criteria for addressing issues of "rigor" and "trustworthiness". Morse, et al., (2002) further pointed out that the criteria to reach the goal of rigor are through internal validity, external validity, reliability and objectivity. Lincoln and

Guba (1985) as cited in Morse, et al., (2002) pointed out that the criteria for judging validity and reliability in the qualitative paradigm are credibility, transferability, dependability and conformability. Merriam (1995) on the other hand argued that when using qualitative research methods the issue is not to establish “laws” in which validity and reliability of observation and measurement are essential. Merriam (1995) further argued that qualitative researchers seek to understand the world from the perspective of those who are in it. Since there are many perspectives and many interpretations in qualitative research, it therefore means that there are no standard benchmarks by which one can take repeated measures and establish reliability and validity in the traditional sense (Merriam, 1995). It is important to note that replication of a qualitative investigation will not yield the same results, as the case with quantitative research. Merriam (1995) pointed out that rather the results will be two different sets of interpretation of the same phenomenon. Lincoln and Guba (1985) as cited in Merriam (1995) pointed out that dependability and consistency is what is important in qualitative research. Specific strategies have to be adopted so as to ensure “trustworthiness” such as negative cases, debriefing, prolonged engagement, persistent observation, audit trails and member checks (Morse, et al., 2002). The characteristics of the investigator are also important. The investigator must be responsive and adoptable to the changing circumstances (reflexivity), holistic and having professional immediacy, sensitivity and ability for clarification and summarization (Lincoln and Guba, 1985 as cited in Morse, et al., 2002). Morse, et al., (2002) pointed out that if the principles of qualitative research are properly followed issues of reliability and validity becomes self correcting. It should be noted that qualitative research is iterative and not linear and this means that a qualitative researcher moves back and forth and this ensures congruence among question formulation, literature, recruitment of research participants, data collection strategies and analysis (Morse, et al., 2002). Lincoln and Guba (1985) as cited in Merriam (1985) pointed out that the real question for qualitative research is not whether the results of one study are the same as the results of a second, third or fourth study, but is concerned on whether the results of a study are consistent with the data that has been collected.

For the purposes of this study, the researcher adopted the criteria that were suggested by Lincoln and Guba (1985) as cited in Morse, et al., (2002) as a way of ensuring validity and reliability of the study. The criteria were methodological coherence, sampling sufficiency, development of the relationship between sampling, data collection and analysis as well as thinking theoretically.

Firstly, the researcher ensured methodological coherence by the way of matching the research questions and the method that has been used for data collection. The researcher had to make sure that the questions match the method, which in turn matched that data and the data analysis method that was used.

Secondly, the researcher had to make sure that the sample that was selected was appropriate for the study. The sample was made up of participants who had knowledge of the phenomena under study. The sample was made up of women who are engaged in the business of small scale mining in the Midlands province. This ensured that adequate data to account for all the areas under investigation were accounted for appropriately.

Thirdly, the researcher had to collect and analyse the data concurrently. This strategy ensured that there was mutual interaction between what was known by the researcher and what the research wanted to know. It is important to note that this type of pacing and iterative interaction between data collection and data analysis ensured validity and reliability

Lastly, thinking theoretically. The ideas that were emerging from the collected data were also reconfirmed in the new data. This gave rise to new ideas that were subsequently verified in the data that had already been collected by the researcher.

3.16 Ethical considerations

There is need to exercise ethical responsibility towards research subjects. Research that involves the use of human subjects borders around issues of informed consent, duty of care, beneficence and maleficence (Flick, 2010). Flick (2010) further pointed out that research should avoid harming research participants, invading their privacy and deceiving research participants about the aim and objectives of the study. It is on this basis that the following ethical considerations were observed by the researcher in line with the “ethical theory” as put forward by Murphy and Dingwall (Flick, 2010).

- 3.16.1 The researcher avoided harming the research participants by explaining clearly the purpose of the research that it was only for academic purpose.
- 3.16.2 All data collected and information generated was kept confidential. Codes were used to conceal the identity of individual research participants.
- 3.16.3 All data and information generated was used for academic purposes only.

3.16.4 Autonomy and self determination was always respected by the researcher. In this case values and decisions of participants were always respected by the researcher.

3.16.5 Justice prevailed throughout the research process in that all research participants were treated equally with dignity.

3.17 Limitation of the study

It was difficult to get literature for this study. The researcher came across limited published material on women in small scale mining. Most of the researches were focused on women in small scale businesses, meaning to say no particular focus was on women in small scale mining. This was a limitation in relation to literature review for this study. The study was looking at women entrepreneurs in small scale mining in the Midlands Province therefore the results obtained cannot be generalized to women in small scale mining in other parts of the country. During interviewing some women were not free to give information to the researcher as this was observed through non-verbal cues during interviewing. This being the case enough information may not have been obtained from some respondents. The researcher assured respondents that all information was to be used for academic purposes only to overcome restricted access to information. The study was restricted to women entrepreneurs in small-scale mining only yet small scale mining is also practiced by men.

3.18 Chapter Summary

Qualitative research methodology was used for this study. The inductive research approach was used on the basis that the research had a well grounded proposition. The researcher used action research with mono-method as a research choice. Since this research was qualitative, the researcher used a sample size of 8 research participants and 2 key informant interviewees for this study. The researcher used snowballing sampling. The chapter also presented data management and analysis in which content analysis was used for analyzing data. Lastly, there was a presentation of ethical considerations that were taken into account by the researcher throughout the research process. The preceding chapter (Chapter 4) presents findings of the research and analysis of data that was collected through in-depth interviews with both research participants and key informant interviewees. This was in line with the chosen research methodology as has been outlined in this chapter.

CHAPTER 4

PRESENTATION OF FINDINGS AND DISCUSSION OF RESULTS

4.0 Introduction

This chapter provides a presentation of findings and discussion of results from the data that was collected from the field. The data was based on the challenges that women entrepreneurs in small scale mining were facing in the Midlands Province. The data collected was within the objectives of the study and the research questions. It starts by giving profile of respondents including demographic characteristics of the study sample. The researcher used content analysis in the analysis of data. The first stage in data analysis was data reduction and this was followed by the development of codes. These codes were categorized into particular dimensions. Data reduction, coding and categorization happened simultaneously with data collection in the field. Analysis of data was based on emergent concepts and or themes

4.1 Background of Respondents

The table below indicates the background of respondents that were interviewed by the researcher. In-depth interviews were done with 8 women who were involved in small scale mining in four locations of the Midlands Province and these locations are Kwekwe, Gweru, Shurugwi and Zvishavane.

Table 4.1 Profile of Respondents

Respondent	Sex	Education background	Legal status	Years in Business	Type of Business	Location
1	Female	Form 2	Proprietor	4	Small scale mining	Kwekwe
2	Female	Standard 6	Partnership	6	Small scale mining	Kwekwe
3	Female	Form 4	Proprietor	4	Small scale mining	Gweru
4	Female	Form 4	Proprietor	5	Small scale mining	Gweru
5	Female	Form 4	Proprietor	4	Small scale mining	Shurugwi
6	Female	Form 4	Partnership	6	Small scale mining	Shurugwi
7	Female	Form 2	Partnership	4	Small scale mining	Shurugwi
8	Female	Form 4	Proprietor	5	Small scale mining	Zvishavane

4.2 Educational Qualifications of Respondents

Education is known as a key factor that determines the productivity of labour. Educational qualifications are related to the success, failure and profitability of an enterprise. Education thus plays a key role in the success of any small scale enterprise. The table above shows that the highest level of education attained by the respondents was ordinary level. Respondents did not have a relevant tertiary qualification that is related to their type of business. This was perceived as a negative development as low educational qualifications have a negative impact on the operations of women businesses in mining.

4.3 Legal status

Women in small scale mining in the four research areas, namely, Kwekwe, Gweru, Shurugwi and Zvishavane were registered with the Ministry of Mines and Mining Development in accordance with the Mines and Mineral Act: Chapter 21:05. The researcher also noted that women in small scale mining were also registered with the local authorities within whose jurisdiction they operate. As part of their registration system they paid an annual subscription to the local authorities. The money charged depended on the number of “mining claims” that one has under her name.

4.4 Type of Business Ownership

Several researches on women in small scale mining have noted that women operate as sole proprietors, that is, they operate as individual business owners and as partnerships, that is, as a group of women under the auspices of a big mining company. The research noted that women in small scale mining were operating under these two types of ownership. It was noted during interviews that those who were not operating but registered were sole proprietorships. They were not able to raise large sums of money that is required to operate a small scale mining business. These women were also not able to borrow from banks as their credit ratings were low. These observations were in agreement with the findings of the United States Bureau of Census (1985) which observed that the inability of small scale businesses to raise money and low credit rating hamper them from starting and growing their businesses. It was also noted during interviews that those who were operating as sole proprietors were managing all aspects of the business on their own. This study result confirms the findings of Bhargava (2008) and the United States Bureau of Census (1985) when they both observed that a sole proprietor may serve as a General Manager, Sales Manager, Purchasing Manager, Advertising Manager, Accountant and Personnel Manager.

The research also revealed that some women were operating as partnerships. They had pulled their resources together to start the business of small scale mining. Some of these partnerships were disagreeing on the amount of money to be contributed towards recapitalization of the business. This study result confirms earlier research by Strauss (2008) when it was noted that disagreements about policies, decisions and ethics may paralyse the operations of small scale businesses. It was also noted during interviews that those in partnerships were full of suspicion of each other. In certain instances leaders were accused to taking money for their personal use. There was no trust among partners. This study result confirms earlier studies by Butler (2001) and Everrete (2009) who observed that partnerships thrive on teamwork and mutual trust among the members.

4.5 Challenges faced by women in small scale mining

The following were challenges that were identified by the researcher during interviews with women in small scale mining.

4.6 Government Regulations

Government regulations were identified as one of the challenges that were faced by women in small scale mining in the Midlands province. Government regulations was one of the intervening variables as identified in the Factor – Linkage Model as developed by the researcher. The table below is a reflection of summary responses that were obtained from interview respondents.

Table 4.2 Summary responses on Government regulations

Respondent	Summary responses
1	The process of getting a mining licence is too cumbersome. Several offices are involved. Environmental management agency is also involved
2	If money is available it's easy to negotiate all government regulations.
3	The availability of money makes registration and other processes possible. It's easy to meet government regulations when one has financial resources
4	Government regulation of prohibiting the sale of unprocessed chrome is disadvantage women in small scale mining. They now have to sell the chrome to the local buyers and as a result local buyers pay depressed prices
5	South African buyers used to purchase but with new government regulations they are no longer buying
6	They are preventing miners from getting favourable prices. Government regulations are that chrome should be sold as semi processed. Some middleman smuggle it to neighbouring South Africa.
7	Government regulations affect women in mining when it relates to the selling of chrome.
8	They are stiff when registering as one as to comply with the requirements of the Mines and Minerals Act: Chapter 21:05 which is not friendly to women in small scale mining.

Analysis of research results indicated that government regulations are a challenge to women who are engaged in the business of small scale mining. It was noted that for women to start the business of small scale mining, they have to comply with a number of government regulations in line with the Mines and Minerals Act: Chapter 21:05. A study by Daniele (2006) noted that in Papua New Guinea mining regulations are a hindrance to small scale mining. In a related study by ILO (1999) in Zimbabwe, it was noted that government regulations used to manage small scale mining were counterproductive. It was noted during in-depth interviews that for one to start a small scale mining business one has to pay an average of \$ 2310 in registration fees and these were broken down as follows:

Table 4.3 Cost of registering a small scale mine

Item Description	Cost
Prospecting fees	\$ 350
Mine Pegging	\$ 700
Inserting Pegs	\$ 60
Mining certificate	\$ 200
Environmental Impact Assessment Report	\$ 1000

The research has indicated that some women were resorting to mine under the auspices of big mining companies as “tributers”. This was seen by women as a way of reducing their costs as

all costs related to the registration process would be met by the big mining company if mining was taking place on the mining claim owned by the company. One interviewee was quoted as saying;

“When you do not have enough money to pay for the registration process, the best way is to operate as a tributer. You can approach these big companies and they will give you their mining blocks, they meet all the costs and in any case they have all the papers.”

This research result confirms literature on the problem of government regulations on small scale mining. Daniele (2006) noted that in Papua New Guinea women mine under the auspices of big mining companies as tributers as a way of dealing with bureaucratic red tape in government and also because of stringent government registration processes. This was also corroborated by the International Labour Organisation (ILO, 1999) when it noted that in Zimbabwe government has to drastically overhaul policies for the benefit of small scale miners. This research result is also at variance with what is pertaining in Ghana where small scale businesses do not have to comply with any regulation on the basis that they do not get funding from the national budget (Abor and Ajasi, 2007). It was suggested during interviews that one of the strategies to reduce the problem of registration is for government to relax the registration system for the benefit of women in mining. It was also suggested that costs of registration should be lowered by government and local authorities so that registrants will be able to raise the required money. The conclusions drawn from these literatures are that women in small scale mining face challenges when starting their businesses in mining. Government regulations which are dependent on the Mines and Minerals Act: Chapter 21:05 do not seem to favour women in small scale mining.

4.7 Political Environment

The political environment was identified as one of the challenges that were affecting women in small scale mining in the Midlands province. It is important to note that the Factor – Linkage Model as developed by the researcher identified the political environment as an intervening variable. The political environment has affected women in that it has limited their access to mining blocks.

Table 4.4 Summary responses on the Political environment

Respondent	Summary responses
1	There is political interference in the location of mining block or claims. If one is political connected it's easy to get a claim.
2	At times one has to go through political channels to have access to mining claims. If one is connected it's not a problem, but for those who are not politically connected they find it difficult to own a mining claim.
3	It's easy to get a mining claim when one is politically connected.
4	There is too much interference by politicians in the business of small scale mining. There is no need to involve politics in businesses.
5	Usually politicians are in the forefront in getting mining claims.
6	Political connectedness is necessary to get mining claims. But one can also get a mining claim when not connected but the processes become too long.
7	Politically it's quite but politician always intervene in mining. They use their relatives to get a number of claims but they do not do the mining themselves.
8	There is a lot of political interference in the allocation of mining claim.

Data collected from the field indicated that women in small scale mining were affected by the current political environment. Respondents pointed out that in as much as politics is part and parcel of their lives, it was necessary for politicians not to use politics in the allocation of mining claims to women who are in the business of small scale mining. As one woman interviewee was quoted as saying;

“We should just get equal share in the allocation of mines. Most of the mines are owned by men because they are politicians. It's not necessary for one to join politics to get a mining claim.”

This research result confirms the understanding that the political environment of a given country affects business confidence. In cases where political interference is high, business confidence becomes low. It was suggested during interviews that one of the strategies is that government can come up with a whistle blowing policy. Such a policy would be used to shame politicians that were using their political influence to get mining claims at the expense of women. The conclusions drawn from these literatures is that political interference has a negative effect on running a business and as a result it affects that profitability and survival of such a venture.

4.8 Start – up capital

Start-up capital was identified as one of the challenges that women in small scale mining were faced in their attempt to grow their businesses. Start-up capital was identified as an

intervening variable under the Factor-Linkage Model as developed by the researcher. Start-up capital affects start-up and rate of business growth.

Table 4.5 Summary responses on Start-up capital

Respondent	Summary responses
1	It is difficult to raise capital for start-up especially with the current economic environment. Most women depend on their savings. At times they depend on investor but most outside funder prefer to assist a person who has already started operating.
2	Own saving was the sole source of start-up capital. Owner previous had a thriving sewing business which provided seed money for the new business in mining.
3	Own savings are the main source of capital. Relatives and friends at times assist when requested to do so.
4	Personal savings are the main source of start-up capital. Relatives and Friends at times assist when one is desperate.
5	Personal savings were the main source of start-up capital.
6	Three cars were sold to supplement personal saving as start-up capital.
7	Personal saving was used at the main source of start-up capital.
8	Personal saving and salaries were the sources of start-up capital.

Analysis of research results indicated that women in small scale mining relied mostly on own capital to finance their business start-ups. It was also noted by the research results that the other source of finance was borrowing from relatives and colleagues. One of the interviewees pointed out;

“I used to have a sewing business here in Kwekwe and when I decided to start this mining business, I start saving money. When you decide to do mining you need a lot of money. This is the main reason why most of the women who have registered have not started to mine. This is one of the biggest problems that women are facing here in Kwekwe”

This research result confirms the literature on the problems that women in small scale mining face when they want to venture into business. Hisrich and Peters (2002) noted that personal savings are usually the first source of start-up capital when an entrepreneur is starting a new business. Hisrich and Peters (2002) and Prasad (2009) both noted that women do not get loans from commercial banks as they do not have collateral as security. Stoner (1995) quoted Nancy Barry, the President of Women’s World Banking as saying, “most commercial banks think a guy in a three piece suit, regardless of his credit rating, is a better credit risk than a poor, black, brown, yellow or white women” The non-availability of collateral as security presents a challenge for women and makes it difficult for them to access

capital from banks for business start-ups. It was suggested during interviews that one of the strategies that can be adopted is for women to form partnerships. With partnerships women have the opportunity to pull their resources together to raise business start-ups capital. The second strategy as suggested by women was for government to consider forming a bank that will be committed to lend money to women entrepreneurs. The conclusions that can be drawn from these literatures are that accessing start-up from banks is a big challenge for women in small scale mining. The research has also shown that women are discriminated against when they want to access loans from banks as start-up capital. Women are usually perceived to be risky and consequently, they ended up relying on personal money and small loans from friends and relatives which is usually inadequate.

4.9 Access to long term capital

Access to long term capital has been identified as a challenge as women have been finding it difficult to access loans from commercial banks. Access to long term capital as a challenge to women in small scale mining was identified as an intervening variable under the Factor – Linkage Model. Access to long term capital affected business growth and expansion.

Table 4.6 Summary responses on access to long term capital

Respondents	Summary responses
1	Access to capital is difficult especially taking into account that current economic environment. Banks are not also giving loans. Investors are difficult to get.
2	It difficult to get an investor especially when one is female. With a bit of luck one can get a willing investor.
3	Borrowing money from the bank is a possibility although it's difficult to meet all bank requirements. Plough back the profits is the most viable option for women in small scale mining.
4	It's difficult to get capital for the long term development of the business. Banks are not giving loans.
5	Commercial banks do not give long-term loans to small mining ventures. Raising capital is a big problem for women in small scale mining.
6	There is a possibility of getting an investor but investors want a person who is very committed. A person who has ploughed in a lot of money into that business.
7	Getting long term capital for a mining venture is difficult as banks are currently not giving loan term loans. Big companies do not want to enter into tribute agreements which are wanted by banks to access long term capital.
8	When mining as tributers banks would want a tribute agreement which big mining companies are hesitant to enter into with their tributers.

Analysis of research results indicated that women are not getting long term financing from financial institutions. Data collected indicated that some women had previously applied for bank loans. Commercial banks requested them to produce collateral security which they were

not able to produce. For those women who were operating as tributers for big mining companies, they were requested to produce tributer agreements between them and the mining companies. It was pointed out that big mining companies do not give women mining syndicates tributer agreements on the basis that they always want to hold on to them as suppliers of the chrome ore. The impact of this, the research revealed, was that women under this type of an arrangement will not be able to apply for bank loans. In certain instances these women were asked to produce budgets, cash flow statements and books of accounts which they do not have. As a result access to bank loans was jeopardized. One woman interviewee retorted;

“There are problems at banks. They ask for a tributer agreement so that they can give us a bank loan. So because we do not have paperwork, they do not give us. When we were under the tribute of Bestop we had the paperwork but he later sold the mining blocks, Tedor and Alasi to Zedy. Now Zedy does not want to enter into a tribute agreement with us. So when you fail to produce these tribute agreements you cannot get a bank loan because these are the papers that banks want to see. Those who want to invest are many but they want paperwork but at the moment we do not have these papers.”

This research result confirms the literature on the challenges that women face in accessing loans from banks for their business operating costs. In a study by Peters (2007) in Ghana, it was noted that women find it difficult to access cheap long term capital. Peters (2007) further noted that the government of Ghana had to introduce micro-credit schemes and long term capital programs as a way of trying to assist small scale entrepreneur’s access capital long term for their businesses. It was suggested that one strategy to assist women access long term capital was for government to capitalise SEDCO so that women can access funding. The second strategy was for government to guarantee all loans borrowed by women in small scale mining. The third strategy as suggested during interviews was that government should be involved when women are entering into agreements with big mining companies as tributers. It was suggested that involving government would force mining companies to honour what they would have agreed. It was hoped that this would go a long way in assisting women in small scale mining. The conclusion that can drawn from these literatures is that women do not have access to long term capital as they are discriminated against. In the research, those who are refusing to give tributer agreements to women in small scale mining are males and

they may have developed stereotypes against their female counterparts. Government may intervene through policy changes so that women in small scale mining can access capital for business expansion and growth.

4.10 Access to markets

Access to markets has affected the business of women in small scale mining. Access to markets was identified as an intervening variable in the Factor – Linkage Model as developed by the researcher. Women have found themselves selling gold and chrome to a single market.

Table 4.7 Summary responses on access to markets

Respondent	Summary responses
1	Gold is sold at Fidelity printers and Chrome is sold at ZIMASCO. At times buyers from South Africa buy chrome. For Gold, both licence and unlicensed buyer provide a ready market.
2	Miners prefer to sell their gold to the middlemen on the basis that Fidelity does not pay sellers in time. At times one is paid after two weeks.
3	Gold is sold to the middlemen as they paid cash and at times their prices are favourable.
4	The middleman is used when it is gold and chrome is sold to the local companies.
5	Markets are limited because of government regulation that prohibits the sell unprocessed ore.
6	Miners still sell chrome ore to middleman. What they do with the ore is not their concern.
7	Gold is sold to the middleman and chrome to both the middleman and big local mining companies.
8	The informal market is risk although it is profitable as they pay more than the formal market.

Analysis of the research results indicated that women in small scale mining have access to both the formal and informal market. The research revealed that they sell gold to Fidelity Printers or through the informal market. What determines where they wish to sell is the price of the commodity at a given point in time. For chrome ore and tantalite they sell through big companies if it is being mined from a company concession but when it is from a private concession the women have the option of selling it through informal channels. It was revealed through interviews that there is no government regulation that will force women to sell through formal channels if the ore is being mined from a private mining concession. One of the biggest challenges as revealed by the research is the issue of pricing of the ore in the case of tantalite and chrome ore. The research revealed that those women mining chrome ore do not have bargaining power as they could not negotiate favourable rates. With the new government regulation that prohibits the sell of chrome ore outside the country, women are

left with no option except to sell at very low prices to big companies. One of the women interviewees was quoted as saying;

“I sell chrome to South African buyers or ZIMASCO locally depending on the price that they are offering me. When selling to ZIMASCO I check constantly on the Zimbabwe Stock Exchange. I use the price on the Stock Exchange as a basis of negotiations with ZIMASCO. They always offer low prices. In 2010 we were getting \$80/t from a low of \$50 or \$55/t. In 2012 ZIMASCO started complaining about the economic environment and the price was brought down to \$68/t. End of 2013, they lowered the price further to \$50/t”

This research result confirms previous studies by Hentschel, et al. (2003) who pointed out that failure by women in small scale mining to access favourable markets for their products result in illegal exports to neighbouring countries. The research has revealed that women in small scale mining also use the informal channels to sell their product when prices on the formal market are not favourable. This also confirms an earlier study by Hentschel, et al. (2002) when it was pointed out that women face market barriers and stiff market regulations and when this happens they resort to the use of intermediaries and informal marketing channels. It was suggested during interviews that one of the strategies is for government to peg the price of chrome ore so that women do not lose out to big mining companies. The other strategy is for government to consider lifting the ban on the sale of unprocessed chrome ore. It is hoped that such a consideration would give women in small scale mining a wider market choice for their mined product.

The conclusion that can be drawn from these literatures is that women in small scale mining face challenges of accessing profitable markets. This is a result of stiff government regulations that prohibit the sale of unprocessed chrome ore outside the country. The other challenge is that women in small scale mining do not have a better bargaining position when they are operating as tributaries for big mining companies. This affects business viability and consequently the profitability of such ventures.

4.11 Economic Environment

The economic environment has affected every sphere of business and women in small scale mining have also been affected. The economic environment was identified as an intervening

variable in the Factor – Linkage Model as developed by the researcher. There are liquidity shortages in the local economy, limited access to external lines of credit and the inability of the Reserve Bank of Zimbabwe to maintain its role as the lender of last resort. With this scenario, local banks are using depositor’s funds to lend either to individuals or to companies. Local banks have become stricter and have developed stringent measures, rules and regulations when lending. This has made it difficult for women in small scale mining to access loans from banks and other financial intermediaries.

Table 4.8 Summary responses on Economic environment

Respondent	Summary responses
1	There is no money in the economy and this has also affected banks. Banks fear for defaulters if they give loans. Their best option is not to give out loans to businesses.
2	Economic situation is affecting small scale miners. Very few women are mining because they cannot raise the required capital.
3	There is liquidity crunch in the local economy. This is also affecting government to the extent that it cannot support women in small scale mining.
4	The local economy is also affecting buyers. Fidelity Printers at times to not pay people cash as they will not have the money.
5	There is limited opportunity to access loans from the banks
6	There is no money in the economy and applying for a bank loan becomes difficult
7	Investors are hesitant to put their money in mining. They are afraid of losing their investment.
8	It has become difficult to raise capital for business in Zimbabwe. Banks are not offering credit. Investors are not forthcoming either.

Analysis of research results indicated that women in small scale mining have been finding it difficult to raise capital for their business. Investors have also been finding it difficult to come by as they are hesitant to invest in the local economy. The current economic situation has also been affecting gold buying by Fidelity Printers and as a result women at times have not been receiving cash upon gold deliveries. One woman was quoted as saying;

“Things are tough for everyone including government. There is no money in our local economy, so how can they support us. If you go to the bank, they do not give you a loan for your business. It is survival of the fittest.”

The research result does not confirm previous studies by Peters (2007) who noted that the government of Ghana has established a credit facility and a training program that is meant to benefit small businesses. It was suggested that one of the strategies is for government to give priority to investors who want to fund women in small scale mining. The second strategy as

suggested by interviewees was that government should also consider borrowing small scale mining equipment from China. It was noted that mining equipment is very expensive for women in mining. The conclusion that can be drawn from these literatures is that established government structures at provincial level can be used to support women in small scale mining. The office of the Provincial Mining Commissioner can possibly play that role.

4.12 Government support

Government support as a challenge to women in small scale mining was identified as one of the intervening variable under the Factor – linkage Model as developed by the researcher. Government support is depended on the performance of the country’s economy. With the current economic performance of the country, government has been finding it difficult to support women in small scale mining.

Table 4.9 Summary responses on Government support

Respondents	Summary responses
1	There is not government support either materially or financially. Government is not even offering training programs for small scale miners.
2	There is no support that the government is giving to women in small scale mining. Women in small scale mining pay for all government services that they are getting especially the registration process.
3	There is not form of support that is offered by the government.
4	There is no government support for women in small scale mining.
5	Department of Women’s Affairs conducted one workshop for women in small scale mining. The workshop was not a technical training workshop but was a workshop meant to explain the registration process one has to go through when deciding to become a small scale miner.
6	There is no government support for women in small scale mining.
7	There is no support that comes from government.
8	There is no government support for women in mining.

Analysis of research results revealed that women in small scale mining are not receiving any support from government or from any government agencies that are meant to assist entrepreneurs such as SEDCO. One of the interviewees was quoted as saying;

“Government does not support women in small scale mining. We are only hearing that they want to give small scale miners \$100 million but we are not sure on whether the money will reach us here or not. Our fear is that those in the corridors of power will use their relatives to take the money. They will

register them as miners when in the actual fact they will not be engaged in mining”.

This research finding does not confirm a previous study by Peters (2007), who noted that in Ghana, the government actively supports women in small scale mining in a number of ways. Peters (2007) noted that the government of Ghana has opened a number of credit schemes for the benefit of entrepreneurs. In his study Peter (2006) noted that GRATIS Foundation was set-up by government for the purposes of imparting skills to small scale entrepreneurs through workshops, entrepreneurship development programs as well as through seminars. Abor and Adjasi (2007) noted that in Ghana small scale businesses do not need to comply with government regulations as they do not receive funding from the national budget. This situation is different from Zimbabwe as all small scale businesses have to meet all government registration requirements. The strategy that was suggested during interviews was that government should consider decentralizing their services so that they are readily available to those who need them. The other strategy suggested by women during interviews was that government should assist them in attending courses at the School of Mines in Bulawayo. It was noted that acquisition of knowledge was vital for their business in small scale mining. The conclusion drawn from these literatures is that some governments value the role that women entrepreneurs play in the economic development of a country whereas other do not or they give a piecemeal recognition and support. This research result shows that there is need for the government of Zimbabwe to seriously consider the role those women in small scale mining play in the economic development of the country, and also in terms of employment creation. There is need, therefore, for a shift in the way government views women in small scale mining.

4.13 Role of the Middlemen

The role of the middlemen was identified as an intervening variable in the Factor – Linkage Model as developed by the researcher. The middleman is usually used where government policies do not promote open market systems as far as the marketing of the commodity is concerned (Hentschel, et al., 2002; Hentschel, et al., 2003). Women in small scale mining have shown through interviews that they also make use of the middlemen.

Table 4.10 Summary response on the Role of the middlemen

Respondent	Summary responses
1	Most small scale miners prefer to use the middlemen when selling gold because there is ready cash.
2	The preference is on the use of the middlemen when selling gold. The middleman gives ready cash to sellers.
3	Women prefer not to use the middlemen for fear of losing their money during financial transactions.
4	The middleman pays cash when buying from small scale miners.
5	Gold is sold to the middleman and chrome to the local companies such as ZIMASCO but their prices are usually very low.
6	The middleman pays higher prices but at times its risk as they at times rob gold sellers of either money or gold. At times they also offer low prices.
7	The middleman offers higher prices but at times they also offer low prices.
8	The middleman is the most preferred buyer for gold.

Analysis of research data showed that women in small scale mining at times use the middlemen to sell their product. It was revealed during data collection that the middleman is used for both gold and chrome. It was revealed that the middlemen provide competition to Fidelity Printers and in most cases offer very favourable prices to women in small scale mining. Because of these good prices, women in small scale mining prefer using the middlemen as they are assured of making super profits. It was noted also during interviews that the middlemen at times offer low prices in comparison with Fidelity Printers. At times the use of the middlemen becomes risk as women are robbed of their gold and in other instances result in death. Women noted that the most important role that the middlemen play is the provision of a ready market to women miners as they pay cash to women selling gold. Fidelity Printers at times takes several days before one is paid. One of the interviewees was quoted as saying;

“The middlemen are good because you get your money there unlike at Fidelity Printers where you are told to come back the other day. Travelling to Gweru or Harare with gold is risk business. Although it is risky selling to the middlemen but it’s worth it”.

This research result confirms the literature on the challenges that women in small scale mining face when they are dealing with both the middlemen and the formal market. Hentschel, et al., (2002) and Hentschel, et al., (2003) noted that in countries where there is no proper commercialization of mineral marketing, small scale miners resort to the lucrative informal channels through the use of the middlemen. As a strategy it was suggested that

government should promote an open market system in the marketing of gold and chrome. It was hoped that such a strategy would assist in getting rid of the middlemen. The conclusion drawn from these literatures are that the middlemen have both a negative and a positive impact on the business of women in small scale mining. At times they get good prices but on the other hand they are manipulated and get low prices. At times they are even robbed of their gold and as a result they lose income and possibly their lives.

4.14 Business Networks and Networking channels

Business networks and the network channels were identified as an intervening variable in the Factor – Linkage Model as developed by the researcher. Business networks and networking channels have been identified through interviews that they are essential for the purposes of sharing information with other business associates.

Table 4.11 Summary responses on Business networks and networking channels

Respondent	Summary responses
1	There are no structures here in the district to co-ordinate activities of small scale miners. There are no training programs, workshops or seminars
2	Some women have preferred to form mining syndicates where they share expertise.
3	There are no programs that are meant for women in small scale mining either formal or informal.
4	There are no systems or structures in place to share information and ideas.
5	Women in small scale mining are planning to form a local association. It will be information sharing platform for local women in mining.
6	The APEX council is based in Harare and there are no local structures to assist women to access information.
7	There is need to local level structure, systems and offices where issues concerning women in small scale mining can be addressed.
8	Network and network channels are necessary for the purposes of sharing information.

Networks have been viewed as conduits through which women in small scale mining can access business information. Networking channels are in the form of seminars, workshops and training programs. Analysis of research results indicated that women in small scale mining do not have network structures at district level nor do they have channels through which they can access business information. The research revealed that there are no clear structures that can be used to pass on information to women in small scale mining. It was noted during interviews that there are three associations which claim to have membership in the Midlands Province and these are, the Zimbabwe Artisanal and Small Scale for Sustainable Mining Council, Federation of Small Scale Miners and the Council for Small Scale Miners. It was noted during interviews that these three bodies do not have strong

representation at local level. Their functions are not well known by the membership. The Interviewees pointed out that there are no training programs, seminars or development programs which are conducted by national associations for those women in small scale mining. One of the interviewees was quoted as saying;

“The Apex council is based in Harare and I am the coordinator for the Midlands Province. I co-ordinate from Mberengwa to Gokwe. We do not have a local committee here. We have not done any form of training, seminars or workshops. We operate through trial and error”

This research result does not confirm literatures on networking and business networking channels that women in small scale mining use to access and acquire information. A study in Ghana noted that small scale entrepreneurs access information through training programs, seminars and workshops (Peter, 2006; Mutagwaba, et al., 2004 and Tamburan 2006). It was noted that strong business associations among small scale entrepreneurs increase productivity through better business organization between memberships (Hentschel, et al., 2002). Unlike what was revealed by the research, in Ghana strong associations have assisted entrepreneurs to access information for the benefit of their businesses. As a strategy it was suggested that women should form associations at a local level. Such associations would be channels through which information can be shared among women in small scale mining. The other strategy was for government to have a desk that deals with women in small scale mining within the Ministry of Mines and Mining Development. It was suggested that the desk should be decentralized to all provinces and districts for easy access by women. The conclusions drawn from these literatures are that women in small scale mining need strong formal business networks at both provincial and district level. These networks would assist women to access and share business information on mining. The research revealed that women have limited knowledge in mining. Consequently, networks and networking channels would help these women to acquire business knowledge.

4.15 Traditional and cultural beliefs

Traditional and cultural beliefs have been identified as an intervening variable in the Factor-Linkage Model as developed by the researcher. Traditional and cultural beliefs have proved to be one of the challenges that affect the advancement of women in business. There are

myths that communities believe in, which have a bearing on women in business and these have been identified during interviews.

Table 4.12 Summary responses on Traditional and cultural beliefs

Respondent	Summary responses
1	Traditional and cultural beliefs are here. Women are not allowed to enter a mine shaft. If a women enters a mine shaft gold just disappears
2	Traditional and cultural beliefs are there. At one of the mining areas people had to contribute to the local chief for appeasement of spirits
3	These are observed in some communities. It is believed that if a woman goes down gold mining shaft will disappear. Some women are defying these traditional beliefs
4	Traditional beliefs are observed when starting a new mine.
5	There is need to respect the local chiefs. In certain areas appeasement of traditional spirits in done. Women are not allowed to enter mining shafts.
6	People believe that when a woman enters a mining shaft, gold just disappears.
7	Women get into mining shafts against the beliefs of the local people.
8	Local custom does not permit women to get into a mining shaft. This is a long standing traditional practice in the area.

Traditional beliefs in communities of Silobela, (Kwekwe) and Lalapanzi (Gweru) are viewed as barriers to women in small scale mining. Analysis of research results indicated that traditional beliefs in some communities do not allow women to enter a mining shaft but in other communities they have defied the odds and can enter into a mine shaft and participate in mining. One woman was quoted saying;

“Some chiefs do not want women to go done the mine shaft; they say that gold will disappear”

Another woman was also quoted saying;

“I was informed that my mine pump had developed a problem and I decided to drive to the mine. When I got there, I came out of my car and went straight into the mine shaft to check the pump. One of my male employees questioned his colleague on why he was letting me into the mine shaft as women are not allowed to go down a mine shaft. On a second occasion we went to mill gold and we had to sleep at the mill. That particular day we got very little quantities of gold and men who were there said, how could we get big quantities when this woman was here”

This research result confirms the copious literature on traditional beliefs and cultural practices that are faced by those women in small scale mining. A study in Papua New Guinea by Daniele (2006) noted that traditional indigenous beliefs and cultural practices pose a barrier to women in small scale mining. This research result also confirms a study in Zambia by Hanstchel, et al., (2002) who noted that cultural beliefs disapprove women to engage in small scale mining. The strategy as suggested during interviews was that there should be training and lobbying of the local leadership on issues of gender so that the understanding of those who are custodians of local customs and tradition is improved. The conclusions that can be drawn from these literatures are that traditional belief systems still discourage women to venture into perceived male dominated fields. As a result, this would affect the advancement of women in business.

4.16 Marketing skills

Marketing skills have been identified in the Factor – Linkage Model as developed by the researcher as a moderating variable. Marketing skills have been identified as one of the crucial challenges faced by women in small scale mining. Absence of marketing skills has led to the loss of potential revenue for their business enterprises.

Table 4.13 Summary responses on marketing skills

Respondent	Summary responses
1	Marketing skills are not necessary in the mining and selling of gold.
2	It's necessary to have those skills in any business. The only challenge is that association do not have structures at local level where miners can access such services
3	It was not necessary to have marketing skills in the business of selling gold.
4	There is no difference between selling and marketing.
5	Women in small scale mining do not involve marketing skills in their businesses
6	Marketing skills are not necessary in the business of mining.
7	The place of marketing is not well understood by women who are involved in the business of mining.
8	Marketing skills are necessary but there is need to learn these skills for the benefit of business growth and profitability.

Analysis of research results indicated that women in small scale mining do not have marketing skills. It was indicated during interviews that marketing skills are necessary for the survival and profitability of their businesses. It was also evident during interviews that women in small scale mining are not able to see the difference between selling and marketing. It was revealed during research that pricing, one of the four “P’s” in marketing was crucial in the business of small scale mining. Pricing was seen as a factor in the

marketing of chrome. It was noted during interviews that women usually have disagreements with ZIMASCO when selling their chrome to the company. They do not do market research so that they are able to determine the pricing of chrome ore when selling to big mining companies. One woman interviewee was quoted as saying;

“I do not need marketing skills to sell gold or chrome. Gold is gold. Chrome is chrome. Its different when I am selling bread because I will possibly need to persuade people to buy it, but for gold I will just sell it to Fidelity Printers.”

This research result confirms previous studies by Co, et al., (2007) as cited in Nani (2011) when she noted that women lack the knowledge of the marketing mix. Co, et al., (2007) as cited in Nani (2011) identified the marketing mix as made up of the four P’s which are price, product, promotion and place. She further pointed out that women should be able to extend the marketing mix to include people, process and the physical space. The inability of these women to market their products could also be a result of their limited education. It was suggested that making it compulsory for those who want to enter into small scale mining could be a better strategy. It was also suggested that women who have ventured into small scale mining should acquire tertiary qualifications or some form of training in business management from local Polytechnics. It was also suggested that local colleges should be able to offer these courses on a part time basis. The conclusion that can be drawn from these literatures is that women in small scale mining do not have marketing skills. It is prudent to note that marketing skills are necessary for any type of commodity including gold and chrome as the understanding of the pricing mechanisms is an essential element in the world of business. Understanding the pricing system of gold and chrome would mean that women would be in a position to avoid potential losses of revenue which will be due to their business.

4.17 Financial management skills

Financial management skills were identified as one of the moderating variables in the Factor – Linkage Model. Financial management skills are essential for the profitability of any business enterprise. Lack of these skills would affect business start –up and growth. It also affects the operation of a business.

Table 4.14 Summary responses on financial management

Respondent	Summary responses
1	Financial management skills are necessary for business to operate professionally. The only challenge is that there are no programs meant to equip miners with those skills.
2	These are necessary skills. The owner has an accountant who does the books of accounts on a part time basis.
3	There is need to have financial management skills. There is a tendency to do impulse buying once one gets a lot of money. Financial planning is a necessary skill for business to operate professionally.
4	There is need to acquire financial management skills or to employ a person with the requisite skills.
5	Financial management skills are necessary. Budgets are done most of the time.
6	There is need to prepare books of accounts for the business as this will assist to account for all the that has been receive and spend.
7	Financial Management skills are necessary for the operation of a mining business. Banks want cash flow statement, Income statements and balance Sheet statement when applying for a loan.
8	Financial management skills are important. There is failure by women in small scale mining to take this issue serious and either employ skilled personnel or acquire the skills themselves.

Financial management entails the management of the organizations financial resources so that the long terms objectives of the business are met. Analysis of the research data indicated that women in small scale mining do not have the financial management skills to manage the finances of the organization. Women acknowledged that financial management skills are necessary for the success of any business organization. Women acknowledged that they lack knowledge and capacity to manage the finances of their business in mining. They acknowledged the importance of having financial management skills for the good of their organizations. As one woman retorted during interviews;

“To me I know what I am supposed to do. I think we are failing on financial management. Like myself I am living from hand to mouth. When I get money now I have to buy diesel for the mine generator, food for employees and pay school fees for my child. I do not keep any accounting records. I cannot save, or budget this money because I already know what I am supposed to do with the money. I am now deciding to engage my daughter who did a degree in financial accounting at university to assist me in financial management”

These research results confirm literature on the challenges that women in small scale mining face in the management of their business finances. Women in entrepreneurship face challenges of cash management (Ross, et al., 1999, Holmes, Hutchison and Forsaith, 1998 as

cited in Abanis, et al., 2013). A study by Abanis, et al., (2013) noted that small scale business owners do not consider bookkeeping as a good practice for their businesses and that the majority of them do not prepare books of accounts for their businesses. The strategy that was suggested was that women in small scale mining should employ qualified persons to manage their books of accounts. It was noted that as long as women do not have accounting skills they will not manage the financial affairs of their business in a professional manner. The conclusion that can be drawn from these literatures is that previous studies have once again been validated. To determine the viability and profitability of any business, financial management skills are an important element in running a business. There is need for women to take this business aspect seriously. There is need for women in small scale mining to seek external support in terms of skills development and can also consider engaging skilled people on a part time basis. The research has shown that those women who are engaged in small scale mining do not have formal qualifications, it is therefore necessary for them to hire qualified people to do their books of accounts.

4.18 Management skills

Management skills was identified as one of the moderating variables in the Factor –Linkage Model as developed by the researcher. Management skills were identified as one of those challenges that affect women businesses in small scale mining. Lack of management skills among women have been identified as one of the reasons for slow business start-up and slow growth of their ventures.

Table 4.15 Summary responses on management skills

Respondents	Summary responses
1	The mine owner is responsible for all management responsibilities of the business.
2	Mine owner has employed a Mine Manager who is responsible for mine. operations
3	Like Financial management skills, these are also necessary for business. There is need to learn these skills as owner but also employee people with the necessary skills.
4	There is need to separate business ownership and management.
5	The owner of the business should be separate from those who run the business.
6	The owner should have qualified personnel to run the affairs of the company. By so doing that business turns professional.
7	Owner of the business should not assume all management roles. There is need to involve professional people in the management of business.
8	The owner has the idea of starting a business but as the business grows it becomes more complex. That complexity starts to call for professional people to run that business.

Analysis of research results indicated that women in small scale mining do not have requisite management skills. Management skills are those skills that are used in planning, organizing, leading and controlling the activities of the organization. These are the glue that binds all business activities together. Data collected and analyzed showed that most women manage their businesses on their own yet they do not have the skills. They manage every aspect of their business. They are responsible for the recruitment of employees; they do financial management and procurement of goods and services. Research has revealed that these businesses ventures now need qualified personnel on the basis that they are growing big and the operations are becoming more complex and technical. One woman was quoted as saying;

“This is my business and I do not want any person to assist me. I started alone and I can do any job here. I am afraid if I employ managers for my business they end up stealing from me. They can use their education to steal my money. I cannot employ a mine manager because if I do that, that person becomes rich. He can steal my gold”

This research result confirms the literature on the lack of managerial skills among women in small scale mining. A study by Agwu and Emeti (2014) on managerial skills among Small and Medium Scale Enterprises (SME's) in Nigeria revealed that lack of lack of managerial skills constitute a major challenge for SME's in Nigeria. The ILO (2002) identified managerial inadequacies among women in small scale mining. Badenhorst, et al., (2003) as cited in Nani (2011) identified poor management skills as a challenge for women owned SME's. Shejavati (2007) as cited in Nani (2011) noted that women make wrong decisions because they lack managerial skills. This study result also confirms earlier study by the Bhargava (2008) and the United States Bureau of Census (1985) both observed that women who operate as sole proprietors lack assistance in management as they do all managerial responsibilities. It was noted that they may serve as General Manager, Sales Manager, Purchasing Manager, Advertising Manager, Accountant and Personnel Manager. It was suggested during interviews that the best strategy for women is to employ qualified personnel. It was noted that when the business is growing the owner would not be able to manage every aspect of business and when this happens some section tend to suffer as they would not get the required attention. The other issues that was raised was that the own cannot be “a jack of all trades and a master on none.” The conclusions that are drawn from these literatures are that women in small scale mining do not have the required skills to run their

business ventures. As these businesses are growing there is need for them to recruit qualified personnel so that they become professional. If these businesses are professionally run, it will increase their chance of securing credit financing from banks as well as individual investors.

4.19 Chapter Summary

The chapter has presented and analyzed the findings of the research. The sample was made up of only female interviewees as the study was based on women in small scale mining in the Midlands province. The study identified a number of challenges that are faced by women in the business of small scale mining. The study also presented strategies as suggested by women during interviews. Government regulations and the political environment were also identified as challenges for women in small scale mining. The challenge of getting start-up capital which was mainly sourced from relatives and friends as well as using own saving to finance their business start-up. The inability of banks to extend loans as long term capital to women in business, challenges of accessing profitable and viable markets as well as the manipulation by the middlemen of the pricing system to their own advantage. Government support was also identified as a challenge as this is also linked to the current economic environment which has not been friendly to businesses either. Coupled with these challenges is the policy framework that does not promote women in small scale mining. It was also noted from the data that was collected women lack in a number of business skills and these were identified as management skills, financial management skills as well as marketing skills. These skills assist the owner to drive the growth and development of any business enterprise. Business networks, networking channels and traditional and cultural beliefs were also noted as challenges that impact the development and growth of women owned enterprises in small scale mining in the Midlands province. Data collected revealed that women are faced with a plethora of challenges in their quest to make their businesses grow and become profitable. The next chapter will present conclusions and recommendations of the study based on the findings in this chapter.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the conclusion of the entire research study. It also provides recommendations to both government and women entrepreneurs in small scale mining on ways of reducing challenges faced by women in small scale mining.

5.1 Conclusion

5.1.1 Validation of the research proposition

The study found sufficient evidence to validate the research proposition.

- (i) There are factors that are external to the business organization. These factors impact negatively to the operation of women businesses in small scale mining. The following factors were identified as presenting a challenge to women in small scale mining; government regulations, the political environment, access to start-up capital, access to long term capital, non availability of government support, the presence of the middleman, lack of support structures (networks and networking channels) for women in small scale mining and the prevalence of traditional and cultural beliefs among communities.

- (ii) Secondly, there are challenges faced by women in small scale mining which emanate from within the business organization. The identified challenges were; lack of management skills among women entrepreneurs in small scale mining, lack financial management skills as well as marketing skills to successfully run their businesses in a professional and profitable manner.

5.1.2 Answers to the research questions

The research draws the following conclusions

(i) Government regulations

Government regulations affect women in small scale mining in two respects. The system of registering a mining claim is bureaucratic and costly. Secondly, the regulations that prohibit the sale of unprocessed chrome ore to buyers outside the country weigh heavily against women in small scale mining. Of late women have not been able to sell chrome ore to buyers outside the country. As a result local buyers

have been taking advantage of this legislation by offering low prices for chrome ore knowing very well that women have nowhere to sell their chrome ore. This has affected the viability of women businesses in small scale mining.

(ii) Political environment

The study concluded that the political environment has presented a challenge to women in small scale mining. Allocation of mining claims in certain areas has been influenced by local political leadership. The current political dispensation has been making it difficult for women in small scale mining to attract investors for their businesses as political risk is perceived to be high.

(iii) Economic environment

The study concluded that the current economic environment has affected women in small scale mining in a number ways. Commercial banks have been finding it difficult to lend money to small businesses because of perceived high default risk especially by women borrowers. This has resulted in slow- business start-up and slow business growth for women in small scale mining. The current economic situation has also been making it difficult for women in small scale mining to buy mining machinery so as that they can mechanize their operations. Mechanization of operations would result in increased production and ultimately increased profitability of the enterprise.

(iv) Start-up capital

The study concluded that raising start –up capital was a challenge for women in small scale mining. A combination of factors necessitated this situation. The economic environment, the behavior of banks with strict lending regulations, the inability by women in small scale mining to present required documentation and lack of collateral were cited as some of the causes faced by women in raising start-up capital.

(v) Marketing of gold and chrome ore

The study concluded that pricing of gold and chrome ore has been a major challenge for women in small scale mining. The study has shown that women have not been able to bargain for better prices when selling chrome to big mining companies especially when they mine as tributers. Chrome ore was being purchased at low prices as big mining companies were taking advantage of a government regulation that

prohibit the sell of unprocessed chrome ore outside the country. Such a scenario has been affecting the mining ventures owned by women as entrepreneurs.

(vi) Access to government support

The study concluded that the inability by women in small scale mining to access government support has been one of their challenges. Government has not been able to extend support to women in small scale mining. The current economic environment has impacted negatively to government lending programs such as provision of business start-up capital, long term capital lending to entrepreneurs have been affected.

(vii) Impact of the middlemen

The study concluded that the middlemen have both a positive and negative impact on women in small scale mining. It was noted during the study that at times the middlemen offer higher prices as compared to Fidelity Printers. On the other hand prices offered by the middlemen maybe lower than those offered by Fidelity Printers. The challenge for women is to establish their priority buyer. The middlemen pay cash and Fidelity Printers at times does not pay cash. At times women prefer to sell to the middlemen who offer low prices but pays cash to the sellers.

(viii) Networks and networking channels

The study concluded that there are no networks and networking channels that are responsible for information dissemination. There are no platforms through which information can be shared among women in small scale mining. The inability to access information has been identified as one of the challenges that women in small scale mining are faced with in running their businesses.

(ix) Traditional and cultural beliefs

The study revealed that traditional and cultural beliefs are still existent in some area as women are not allowed to go down a mining shaft as it is believed to be sacred. This makes it difficult for women to balance traditional and cultural believes and the operation of their businesses.

(x) Marketing skills

The study revealed that women in small scale mining do not have marketing skills. The study has also revealed that women have been finding it difficult to negotiate favourable prices when selling chrome ore to big mining companies. The study has shown that pricing, as one of the four “P’s” in the marketing mix is crucial for the success and profitability of women entrepreneurs in the business of small scale mining.

(xi) Financial management skills

The study revealed that financial management skills are one of the challenges faced by women in small scale mining. It was noted that women in small scale mining do not have the skills to manage their business finances. There were no financial records or any form of record keeping that was kept by women in small scale mining. They also do not employ qualified people to manage business finances. Such a scenario compromises decision making and financial accountability related to financial management.

(xii) Management skills

The study revealed that women do not have managerial skills. The study noted that women were involved in all aspects of management such as procurement of goods and services, supervision of staff, financial management, hiring of personnel as well as negotiation of lease agreement.

5.2 Contribution of the study

The findings of this study have contributed to existing literature and the body of knowledge on women in small scale mining particularly the Factor – Linkage Model (Figure 2). Previous studies have tended to generalize challenges that women entrepreneurs face across various sectors of the economy where operating conditions and business types may be different as has been demonstrated by this study. This study, therefore, has developed empirical data that future researchers can build on future research on women in small scale mining. This could be the first research that has been looking at challenges faced by women entrepreneurs in small scale mining in Zimbabwe.

5.3 Recommendations

The research study made the following policy and managerial recommendations as strategies of reducing challenges faced by women in small scale mining.

5.3.1 Policy Recommendations

The study makes the following policy recommendations as a way of trying to reduce challenges that are faced by women entrepreneurs in small scale mining in the Midlands Province.

(i) Provide legislation on small scale mining

The government should develop legislation that governs operations and activities of small scale mining. The legislation should ensure that women entrepreneurs are well protected. The legislation should address issues of start-up capital, long term financing of small scale mining projects, registration procedures as well as application fees.

(ii) Develop networks and networking channels

Zimbabwe Artisanal and Small Scale for Sustainable Mining Council should consider the development of business networks, with a particular bias towards women in small scale mining. Issues of training programs and information dissemination channels should be part of the strategy of trying to reduce challenges faced by women in small scale mining in so far as access to information is concerned.

(iii) Provide incentives for women in small scale mining

Women in small scale mining sell their gold to Fidelity Printers. When mining they struggle to raise start-up capital and long term funding for their mining projects. Government should consider extending long term capital to women entrepreneurs who sell their gold to Fidelity Printers. It is hoped that such a move would motivate small scale miners to sell their gold through proper channels thereby contributing to the economic development of the country.

(iv) Formation of mining syndicates

A syndicate is when two or more people up to a maximum of six come together to form a mining group. Government should encourage women to mine as syndicates. This study has identified start-up capital, long term financing as some of the

challenges that are faced by women in small scale mining. It is here recommended that if women operate as syndicates they will be able to pull their financial resources together either as start-up capital or long term funding. This would quicken business start-up and increase the rate at which business would be growing.

(v) Whistle blowing policy

Government should also consider coming up with a whistle blowing policy for those small scale miners selling either gold or chrome ore through illegal channels. Such a policy would reduce under hand dealings by women in small scale mining and will also reduce the linkage of minerals through illegal channels.

5.3.2 Managerial Recommendations

(i) Employment of qualified personnel to manage business operations

There is need for women in small scale mining to consider employing qualified personnel to manage the day to day operations of the businesses. Employment of qualified personnel would ensure that the business operates professionally. On this basis access to long term capital becomes a possibility.

(ii) Decentralization of gold purchases

Fidelity Printers should consider decentralizing the buying of gold to districts. It was noted through this study that travelling to Harare when in possession of gold was very risky on the part of the seller as some of them are robbed on the way. The establishment of gold buying centres is an option for Fidelity Printers as it would reduce the risk of robbery and theft. It is also hoped that it would also indirectly eliminate the role of the middleman.

(iii) Offer competitive prices

Fidelity Printers who buy gold and the big mining companies who are responsible for buying chrome ore should consider offering sellers competitive prices for both commodities. Government should come up with a pricing policy for chrome ore and gold for the benefit of women in small scale mining. It is also hoped that offering higher prices would eliminate the existence of the middleman.

5.4 Areas for further research

The researcher recommends the following areas for further research;

- 5.4.1 The potential contribution of women in small scale mining to the country's economy.
- 5.4.2 Benefits of investing in small scale mining in Zimbabwe

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APPENDIX I

INTERVIEW GUIDE - IN-DEPTH INTERVIEWS WITH RESEARCH PARTICIPANTS

The following interview guide is part of an exploratory study being conducted in partial fulfillment of the requirements for the degree of Master of Business Administration with the University of Zimbabwe on the topic; **Constraints and Mitigating Strategies for Small-Scale Mining Businesses: A case of Women Entrepreneurs in the Midlands Province.** This information is solely for academic purposes therefore confidentiality is highly guaranteed. You are therefore kindly requested to provide answers to the best of your knowledge to the questions that follow. Your cooperation and support is highly appreciated.

Section a: Demographic profile of Research Participants

No	Variables	Response
1	Sex	
2	Age	
3	Level of Education	
4	Years in business	
5	Business Location	

Section b: Guiding Questions

- 1) How do government regulations affect women in small scale mining?
- 2) What is the impact of the current political and economic environment on women in small scale mining?
- 3) How does access to capital affect start-up after growth and profitability of women businesses in small scale mining?
- 4) How does access to markets affect impact women in small scale mining?
- 5) What is the role and impact of the middlemen on women in small scale mining?

- 6) How important are different business networks and networking channels to women in small scale mining?
- 7) What is the impact of traditional and cultural beliefs on women in small scale mining?
- 8) How important are marketing skills for women in small scale mining?
- 9) How important are financial skills for women in small scale mining?
- 10) What is the importance of management skills for women in small scale mining?

APPENDIX II

INTERVIEW GUIDE - KEY INFORMANT INTERVIEWEES

The following interview guide is part of an exploratory study being conducted in partial fulfillment of the requirements for the degree of Master of Business Administration with the University of Zimbabwe on the topic; **Constraints and Mitigating Strategies for Small-Scale Mining Businesses: A case of Women Entrepreneurs in the Midlands Province.** This information is solely for academic purposes therefore confidentiality is highly guaranteed. You are therefore kindly requested to provide answers to the best of your knowledge to the questions that follow. Your cooperation and support is highly appreciated.

Section B Theme Guide: What are the challenges associated with each one of the following.

- 1) Government regulations
- 2) Political environment
- 3) Start-up capital
- 4) Marketing skills
- 5) Management skills
- 6) Access to government support
- 7) Role and impact of the middlemen
- 8) Networking and networking channels
- 9) Traditional and cultural beliefs
- 10) Financial management skills

APPENDIX III
LETTER OF INFORMED CONSENT

Introduction

My name is **Moses Cheurombo**, a student from the University of Zimbabwe, Graduate School of Management. I have been granted authority by the Zimbabwe Artisanal & Small Scale for Sustainable Mining Council (ZASMIC) and I am conducting a study to examine **Constraints and Mitigating Strategies for Small-Scale Mining Businesses focusing on Women Entrepreneurs in the Midlands Province**. You have been selected to participate in this study I intend to carryout in-depth interviews. I am requesting for your informed consent to carry out the study. This information in addition to data already collected through other means will help me provide evidence which will assist in decision making on designing appropriate interventions for women in small scale mining.

Procedure

The interview guide will focus on 10 themes and or concepts that I have identified. You are encouraged to discuss more issues that you feel are a challenge to women in small mining. The interview is fairly simple to understand and it relates to the way you understand challenge challenges faced by women in small scale mining. This interview will take between 30 minutes and 1 hour of your time. I am also kindly requesting for your permission to tape record and write notes during the course of this interview. Recording the interview will help me to compare our discussion with written notes so that I will make correction if need arises. If you feel uncomfortable in answering any question please say so. Information gathered through this study will be used only for academic purposes and sources of information will remain anonymous. There are no direct financial or material benefits for participating in this study.

Further Information

Should you require further information about this research feel free to contact the Research Supervisor, Dr A.Z Zinyemba at University of Zimbabwe, Faculty of Commerce, Harare;
Mobile: 0772 323 849

Signature of Interviewee

Date of Interview.....

Code MK - 01