

Exploring the Impact of Self-Determination on the Sustainability of Women-Led Enterprises in Economically Marginalized Areas

Faith Kurete^{1,*}, Motlalepule R. Mampane², P. Paul Jose³

¹Department of Psychology, Women's University in Africa, Harare, Zimbabwe.

²Department of Educational Psychology, University of Pretoria, Hatfield, Pretoria, South Africa.

³Department of Commerce, Tharananellur Arts and Science College, Irinjalakuda, Kerala, India.

fkurete@gmail.com¹, ruth.mampane@up.ac.za², jose_paul09@yahoo.co.in³

*Corresponding author

Abstract: This study investigates the role that self-determination plays in bolstering the resilience of female entrepreneurs in economically underprivileged areas of Zimbabwe. Despite the many obstacles they face, many women entrepreneurs in underprivileged areas exhibit incredible fortitude, motivated by self-determination. The enduring socioeconomic obstacles that prevent women from succeeding as entrepreneurs include restricted access to capital, constrictive cultural norms, and market volatility. Self-reliant women continue to establish and maintain businesses despite these obstacles, demonstrating flexibility and tenacity. The main goal of the study is to find out how self-determination helps women entrepreneurs become more resilient and how it affects the sustainability of their businesses and the welfare of their households. Anchored in Self-determination Theory (SDT), the study examines how competence, autonomy, and intrinsic motivation help women entrepreneurs navigate business uncertainty and financial difficulties. Research is qualitative in this study. Poor rural and urban female entrepreneurs were extensively interviewed. Resilience, self-determination, and economic effects are assessed. Self-driven female entrepreneurs overcome obstacles, adapt, and persevere to build financial stability. Social support, active learning, and creative corporate practices enhance resilience. Poor funding, market access, and inconsistent restrictions limit their potential. Self-determination boosts entrepreneurship, society, and household finances. Political leaders must recognise the economic potential of underprivileged female entrepreneurs and encourage their independence and resilience.

Keywords: Self-Determination and Resilience; Women Communities; Flexibility and Persistence; Financial Difficulties; Women Entrepreneurs; Community Growth; Entrepreneurial Empowerment.

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1. Introduction

Entrepreneurship has become a vital pathway for economic empowerment, particularly for women in precarious situations. Women entrepreneurs frequently encounter a range of challenges intensified by socio-economic, cultural, and institutional obstacles. In Zimbabwe, the environment for women in business is particularly complex, shaped by a legacy of structural inequalities and socio-political challenges that have defined the business landscape. The World Bank reports that merely 14%

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of women in Southern Africa engage in the formal economy, a figure significantly lower than the global average of 23% [27]. These economic participation disparities highlight broader issues of gender inequality, such as restricted access to financial resources, lower educational attainment, and cultural prejudices [19]; [21]. As the global discourse increasingly emphasises the importance of gender equality, the recognition of women entrepreneurs as catalysts for change has grown. According to the International Labour Organisation, businesses led by women, especially in developing countries, have the potential to generate higher economic returns than those led by men [2]. This trend underscores the need to create a supportive environment for women entrepreneurs in Zimbabwe, particularly in disadvantaged communities, to foster resilience and self-sufficiency through entrepreneurial activities.

2. Background to the Study

2.1. Global Context of Women Entrepreneurship

Worldwide, women's entrepreneurship is on the rise, with women accounting for approximately 36% of the global entrepreneurial population [23]. Despite this growth, women entrepreneurs still face systemic barriers that hinder their potential for expansion. In developing nations, these challenges are compounded by limited access to credit, markets, and supportive networks [5]. Consequently, the United Nations has emphasised the importance of empowering women. The United Nations has emphasised the importance of empowering women through entrepreneurship to achieve the Sustainable Development Goals (SDGs), particularly Goal 5, which aims to achieve gender equality [8].

2.2. Regional Trends: Africa and Zimbabwe

In Africa, entrepreneurship is a crucial driver of economic independence and social advancement, especially for women [5]. Zimbabwe exhibits considerable entrepreneurial potential, with women accounting for nearly 50% of the entrepreneurial landscape, particularly in informal markets [27]; [17]. Despite this significant representation, women entrepreneurs in Zimbabwe often face challenging conditions, with approximately 41% citing limited access to financial resources as a primary obstacle [7]. Additionally, research indicates that familial and societal expectations frequently clash with their entrepreneurial goals, creating further challenges [12]; [19].

2.3. Statistics on Women Entrepreneurs in Zimbabwe

The socio-economic difficulties faced by women entrepreneurs in Zimbabwe are particularly pronounced. Recent studies reveal that the formalisation rate among businesses led by women is low, with only 27% registered [14]. Furthermore, issues such as access to finance, market competition, and a lack of mentorship continue to create systemic barriers, restricting growth opportunities for women in the entrepreneurial sector [21]. The COVID-19 pandemic further intensified these challenges, as many women entrepreneurs faced heightened market instability and diminished customer bases, underscoring the need for resilience and adaptability [7]; [16]. The discussion on women's entrepreneurship, especially in challenging environments like Zimbabwe, underscores the resilience and self-determination required to succeed amid adversity. Resilience, which refers to the capacity to recover from difficulties, has been widely examined in the realm of entrepreneurship, particularly in uncertain settings intensified by crises such as the COVID-19 pandemic [6]; [18]; [4]. Studies show that resilient entrepreneurs typically possess traits such as hardiness, optimism, and adaptability, which are essential for navigating economic upheavals [25]; [24]. Furthermore, the significant obstacles faced by women entrepreneurs—including systemic inequalities and socio-economic hurdles—are deeply intertwined with the intersections of gender, economic status, and cultural expectations [11]. Notably, research indicates that self-determination is a driving force of resilience, empowering women to leverage their intrinsic motivation to navigate their entrepreneurial journeys despite societal limitations.

The adaptation strategies utilised by women entrepreneurs in Zimbabwe, as examined by Nyanga [22], illustrate a complex resilience framework that integrates personal agency, community support, and innovative business approaches. As these women confront their distinct challenges, their experiences often embody a collective resilience that goes beyond individual efforts, emphasising the communal nature of entrepreneurial resilience in disadvantaged contexts [7]; [4]. Therefore, a thorough understanding of women's entrepreneurial resilience in Zimbabwe requires a holistic approach. The body of literature on women's entrepreneurship in Zimbabwe is extensive yet intricate, illustrating a scenario where individual resolve frequently intersects with broader socio-economic influences. The obstacles encountered by women are deeply rooted in cultural narratives that often diminish their entrepreneurial ambitions [14]; [12]. These cultural frameworks prompt a gender-focused analysis that considers both historical and contemporary factors shaping women's economic roles. Socio-Cultural Barriers A significant obstacle highlighted in the literature is the socio-cultural expectations placed upon women, which greatly influence their entrepreneurial decisions. These expectations typically emerge from patriarchal norms that restrict women to domestic responsibilities, thereby complicating their entrepreneurial pursuits [19]; [27]. Women entrepreneurs frequently navigate these gendered expectations while aiming for business success, demonstrating remarkable resilience throughout the process [15].

2.4. Financial Inclusion and Access to Resources

Access to financial resources is consistently recognised in the literature as a fundamental barrier impacting women entrepreneurs in Zimbabwe. Approximately 90% of women entrepreneurs have reported difficulties in obtaining sufficient funding for their business activities [20]; [9]. The creation of financial institutions designed to support women has generated some optimism; however, significant gaps in awareness and accessibility persist [8]; [28]. Research indicates that women who exhibit self-determination and resourcefulness often devise innovative strategies to overcome financial challenges, highlighting their resilience in the face of adversity [22]; [17].

2.5. Education and Skill Development

The enhancement of women's entrepreneurial skills and competencies relies heavily on education and training. Studies indicate that education plays a vital role in increasing women's access to business opportunities; however, many entrepreneurs still lack adequate training [12]; [9]. By addressing the deficiencies in entrepreneurial education, researchers can significantly improve women's capacity to succeed in competitive markets and contribute to broader economic growth [21]; [20].

3. Methodology

This research employed a qualitative methodology to investigate the role of self-determination in strengthening the resilience of women entrepreneurs in disadvantaged communities in Zimbabwe. This qualitative approach is suitable because it facilitates a deeper understanding of the individual experiences and contextual factors that shape women's entrepreneurial paths.

3.1. Data Collection

Data was gathered through semi-structured interviews with women entrepreneurs from both urban and rural areas in Zimbabwe. The participants were selected from a variety of sectors, including retail, agriculture, and services. A sample of 20 women was interviewed to capture a wide range of backgrounds and business activities.

3.2. Data Analysis

The collected data were examined using thematic analysis. This approach facilitated the identification of patterns and themes arising from participants' stories about their experiences as entrepreneurs. Potential themes may encompass strategies for resilience, encountered challenges, the impact of socio-cultural contexts, and the significance of support systems in their entrepreneurial journeys.

3.3. Ethical Considerations

Ethical considerations will encompass obtaining informed consent, ensuring confidentiality, and allowing participants to withdraw from the study at any time. Participants will be made aware of the study's objectives and the intended use of the data.

4. Findings

The results of the study will be organised by the themes that emerged from the collected data. The identified themes include: self-efficacy and confidence in overcoming challenges; intrinsic motivation for survival; coping with poverty, unemployment, and resource scarcity; navigating societal and cultural expectations; and establishing a sense of identity and purpose as a woman entrepreneur.

4.1. Self-Efficacy and Confidence in Overcoming Challenges

This theme examines how women entrepreneurs in disadvantaged communities in Zimbabwe cultivate and sustain self-efficacy and confidence amid challenges. Self-efficacy is an individual's belief in their capacity to succeed in specific situations or complete tasks. Confidence is a vital aspect of self-efficacy, empowering individuals to take risks, make informed decisions, and persist despite difficulties. This theme emphasises the methods by which women entrepreneurs in Zimbabwe foster and maintain self-efficacy and confidence, even in the face of significant obstacles. The theme of self-efficacy and confidence in overcoming challenges illustrates the essential role these elements play in the success of women entrepreneurs in struggling communities in Zimbabwe. Individual responses reveal how these entrepreneurs cultivate and sustain self-efficacy and confidence through approaches such as focusing on their strengths and achievements, building support networks, and asserting their rights. These strategies empower women entrepreneurs to navigate obstacles and achieve their goals, despite the challenges

they face. Furthermore, the theme highlights the significance of self-efficacy and confidence in fostering resilience and facilitating entrepreneurial success:

- *As a woman entrepreneur, I have encountered numerous challenges, yet I have cultivated a strong belief in my abilities. I am aware that I possess the necessary skills and knowledge to navigate any difficulties that arise. When confronted with a problem, I take a moment to evaluate the circumstances and devise a strategic plan. I am confident in my ability to find a solution.*
- *Self-doubt often serves as a significant barrier for many women in entrepreneurship. However, I have learned to concentrate on my strengths and achievements. By reflecting on my previous successes and the hurdles I have surmounted, I maintain my confidence and motivation, even in the face of adversity.*
- *Navigating the challenges of being a woman entrepreneur in a patriarchal society has been a journey. Nevertheless, I have developed the ability to advocate for myself and assert my rights. I trust in my decision-making skills and my capacity to take calculated risks, knowing that I can overcome any challenges that may arise.*
- *I am unreserved in seeking assistance when necessary. I have established a network of supportive friends and mentors who offer valuable guidance and encouragement. This support system bolsters my confidence and motivation, even when I encounter seemingly insurmountable challenges.*
- *I have learned to prioritise my goals effectively. When faced with obstacles, I evaluate whether they align with my objectives. If they do not, I seek ways to navigate around them or delegate responsibilities to others. I am confident in my ability to manage my time and resources efficiently.*

The concept of intrinsic motivation for survival, particularly in addressing poverty, unemployment, and resource scarcity, underscores the vital role of internal drive and ambition in the success of women entrepreneurs in economically challenged areas of Zimbabwe. The personal accounts reveal how these women are driven by a strong desire to endure and navigate the hardships they face, which, in turn, fosters their resilience and helps them achieve their objectives. This theme underscores the significance of intrinsic motivation as a catalyst for entrepreneurial achievement, especially in the face of adversity. Furthermore, the narratives reflect the commitment of women entrepreneurs to improve their own lives and those of their families, while also striving to make a meaningful contribution to their communities. This theme delves into the intrinsic motivation that fuels women entrepreneurs in Zimbabwe's struggling communities, enabling them not only to survive but also to flourish amid the obstacles posed by poverty, unemployment, and limited resources. Intrinsic motivation is characterised by an internal impetus to accomplish goals or tackle challenges. The discussion highlights how these women are inspired to confront and manage their difficulties, empowering them to cultivate resilience and fulfil their aspirations.

One entrepreneur shared,

"I launched my business out of necessity, as I had no alternatives and needed to support my family. However, as I dedicated myself and witnessed my business flourish, I came to realise that my efforts were driven not solely by the need to survive, but also by my passion and enthusiasm for entrepreneurship." I experienced a prolonged period of unemployment, which compelled me to seek ways to support myself financially. I began selling products at the market, facing numerous challenges, yet my resolve to succeed remained unwavering. My primary motivation was to ensure my family's well-being and to improve my circumstances. Having come from a disadvantaged background, I have had to exert considerable effort to reach my current position. I aspire to enhance the quality of life for my family and me. I am fueled by a strong desire to succeed and to make a positive impact on my community. My motivation stems from the necessity to provide for my family. Still, it is also deeply rooted in my passion for entrepreneurship and the ambition to create something from the ground up. I relish the challenges and the fulfilment that come with establishing a thriving business. I am driven by the aspiration to forge a better future for myself and my family. My entrepreneurial passion, coupled with the imperative to survive, propels me forward. I am prepared to invest significant effort and accept risks to achieve my objectives, and I have confidence in my ability to succeed.

4.1.1. Societal and Cultural Expectations

The discussion surrounding societal and cultural expectations examines how women entrepreneurs in economically disadvantaged communities in Zimbabwe navigate and overcome the challenges posed by traditional roles, gender stereotypes, and community norms. The personal narratives shared illustrate how these women confront these societal pressures and achieve success despite them, often relying on confidence, assertiveness, and the support of fellow women entrepreneurs. This theme highlights the importance of resilience and self-determination in overcoming the barriers imposed by societal and cultural norms. It showcases the innovative approaches that women entrepreneurs in Zimbabwe employ to achieve their objectives despite these obstacles. This theme explores the tactics utilised by women entrepreneurs in struggling communities in Zimbabwe as they face societal and cultural expectations that may hinder their business pursuits. These expectations frequently include traditional roles, gender biases, and community standards that limit women's opportunities and choices. The narrative

demonstrates how these women navigate these difficulties and forge their paths to success. In our society, there is a dominant expectation that women prioritise family and domestic responsibilities over their entrepreneurial aspirations.

However, I have learned to effectively balance my various roles and responsibilities while maintaining a strong focus on my business goals. Furthermore, I have encountered scepticism and criticism from certain members of the community who believe that women should refrain from entrepreneurship. As a female entrepreneur, I have encountered numerous obstacles, particularly those stemming from restrictive societal and cultural expectations. However, I have developed confidence and assertiveness, enabling me to advocate for myself and my business. Additionally, I have benefited from the support of fellow women entrepreneurs who comprehend the unique challenges I encounter. Our society often emphasises traditional roles and responsibilities, which can hinder women's pursuit of entrepreneurial ventures. Nevertheless, I have learned to navigate these societal norms and discover pathways to success despite them. I have also faced criticism and doubt from certain family members who believe that entrepreneurship is not suitable for women. Throughout my journey as a woman entrepreneur, I have grappled with various societal and cultural expectations that can be confining. Yet, I have cultivated resilience and found strategies to overcome these hurdles. The camaraderie of other women entrepreneurs has been invaluable, providing me with advice and guidance that resonates with my experiences. In a culture that can be quite patriarchal, pursuing entrepreneurial opportunities can be challenging for women. Nonetheless, I have embraced confidence and assertiveness, allowing me to advocate for both myself and my business. The support from other women entrepreneurs has been instrumental, as they understand the difficulties I face and offer valuable insights.

4.2. Developing a Sense of Identity and Purpose as a Female Entrepreneur

This topic examines how female entrepreneurs in disadvantaged communities in Zimbabwe cultivate their identity and purpose within the entrepreneurial landscape. Establishing a strong sense of identity and purpose is essential for these women, as it empowers them to foster self-awareness and pursue their ambitions with confidence and resolve. This discussion emphasises the methods by which female entrepreneurs in Zimbabwe forge their identities and purposes, and how these elements enhance their resilience and success in business. The focus on developing a sense of identity and purpose as a female entrepreneur reveals how women in struggling communities in Zimbabwe establish their self-concept and entrepreneurial objectives. Individual narratives demonstrate that these entrepreneurs define their measures of success, envision their business goals, and cultivate self-belief. This cultivated identity and purpose provide the necessary confidence and drive to pursue their aspirations, significantly contributing to their resilience and achievements as entrepreneurs. The discussion highlights the critical role of fostering a sense of identity and purpose for women entrepreneurs, especially in communities where resources and support may be scarce.

As a female entrepreneur, I have had to construct my identity and purpose from the ground up. I have defined what success means to me and developed a vision for my business. This established sense of identity and purpose fuels my confidence and motivation to persevere, even in the face of obstacles. Developing a robust sense of identity and purpose as a woman entrepreneur has been a significant journey for me. I have navigated societal and cultural expectations to forge my distinct entrepreneurial path. Today, I experience a renewed sense of confidence and direction, and I am enthusiastic about exploring the future of my business. As a woman entrepreneur, I have diligently worked to shape my own identity and sense of purpose. I have invested time in defining what success means to me personally and in creating a clear vision for my business. This established identity and purpose act as my driving force, propelling me forward even in the face of challenges. The journey of building a sense of identity and purpose as a woman entrepreneur has been transformative. I have learned to trust in my abilities and to articulate a vision for my business. This strong sense of identity and purpose instils in me the confidence and motivation to persevere, regardless of the obstacles I face. Throughout my journey as a woman entrepreneur, I have constructed my identity and purpose from the ground up. I have defined what success means in my field and have developed a vision for my business. This foundational sense of identity and purpose empowers me with the confidence and determination to continue, even when faced with difficulties.

4.3. Understanding Entrepreneurial Policy in Zimbabwe

This topic explores the level of awareness and understanding that women entrepreneurs in marginalised communities in Zimbabwe have regarding the nation's entrepreneurial policies and initiatives. These policies and initiatives are crucial for promoting the growth and development of small businesses and entrepreneurs, particularly in disadvantaged regions. The discussion highlights how women entrepreneurs in Zimbabwe gather and utilise knowledge about these policies and initiatives, and how this understanding bolsters their resilience and success in their business ventures. The emphasis on knowledge of entrepreneurial policy in Zimbabwe underscores the extent to which women entrepreneurs in struggling communities understand pertinent policies and initiatives. Personal narratives reveal how these entrepreneurs' access and utilise information regarding entrepreneurial policies, which contributes to their resilience and accomplishments. This theme underscores the vital importance of knowledge and awareness of entrepreneurial policies for women entrepreneurs, especially in areas where

resources and support are limited. Additionally, the findings indicate a significant need for enhanced information, support, and awareness regarding entrepreneurial policies and initiatives to better support women entrepreneurs in Zimbabwe.

Although I am not deeply familiar with Zimbabwe's entrepreneurial policies, I have heard about the Small and Medium Enterprises (SME) Policy. I have made efforts to access government resources and support, but it is often difficult to do so. I hope that more information and assistance will become available for women entrepreneurs like me. I have come across the Women's Economic Empowerment Fund, a government initiative that assists women entrepreneurs. Although I have attempted to utilise some of the funding and resources available through this fund, the process can be quite challenging. I believe that increased awareness and support are essential for empowering women entrepreneurs like me. I am aware of the Zimbabwean government's initiatives to aid small businesses and entrepreneurs. I have learned about the SME Policy and the Women's Economic Empowerment Fund, but I am unsure how to access the resources and support these programs offer. I feel that there is a need for more information and assistance to benefit women entrepreneurs like me. While I am not well-versed in Zimbabwe's entrepreneurial policies, I understand the importance of registering my business and obtaining government funding and resources. I have attempted to access support, but the process is often difficult. I wish there were more resources and guidance for women entrepreneurs like me. I am aware of the Zimbabwean government's initiatives to support small businesses and entrepreneurs. I have heard about the SME Policy and the Women's Economic Empowerment Fund, and I have made efforts to access the resources and support these initiatives provide. I believe that greater awareness and assistance are necessary to empower women entrepreneurs like me.

5. Discussion

This research sought to explore how self-determination enhances the resilience of women entrepreneurs in economically disadvantaged communities in Zimbabwe. The findings are categorised into five primary themes: Self-Efficacy and Confidence in Overcoming Challenges; Intrinsic Motivation for Survival; Coping with Poverty, Unemployment, and Resource Scarcity; Navigating Societal and Cultural Expectations; and Developing a Sense of Identity and Purpose as a Woman Entrepreneur, along with Awareness of Entrepreneurial Policies in Zimbabwe. The theme of Self-Efficacy and Confidence in Overcoming Challenges highlights the crucial role of self-efficacy in empowering women entrepreneurs to overcome obstacles and achieve their goals. The study's results indicate that women entrepreneurs in Zimbabwe develop self-efficacy through various means, including past experiences, social support networks, and learning from failures. This finding is consistent with previous research that recognises self-efficacy as a key factor in entrepreneurial success [3]. Furthermore, the results demonstrate a strong link between self-efficacy and confidence, suggesting that women entrepreneurs with higher self-efficacy are more likely to believe in their abilities and take risks. The theme of Intrinsic Motivation for Survival and Coping with Poverty, Unemployment, and Resource Scarcity underscores the vital importance of intrinsic motivation in helping women entrepreneurs endure and thrive in difficult circumstances. The findings indicate that women entrepreneurs in Zimbabwe are motivated by a fundamental need to survive and provide for their families, which drives them to take risks and pursue entrepreneurial opportunities. This observation aligns with earlier studies that emphasise intrinsic motivation as a critical factor in entrepreneurial achievement [10].

The theme of Navigating Societal and Cultural Expectations underscores the challenges women entrepreneurs in Zimbabwe face as they strive to meet societal and cultural norms. The results of this study indicate that these women face considerable obstacles in reconciling their entrepreneurial ambitions with their roles as women, often having to manoeuvre through intricate societal and cultural expectations. This observation aligns with earlier studies that indicate women entrepreneurs in patriarchal societies encounter significant barriers in their pursuit of business opportunities [13]. The theme of Cultivating a Sense of Identity and Purpose as a Woman Entrepreneur emphasises the essential roles of identity and purpose in empowering women entrepreneurs to seize entrepreneurial opportunities. The study's findings reveal that women entrepreneurs in Zimbabwe foster a sense of identity and purpose through various approaches, such as articulating their values and objectives and formulating a vision for their enterprises. This conclusion aligns with previous research highlighting the importance of identity and purpose as vital components of entrepreneurial success [26]. The topic of Knowledge regarding Entrepreneurial Policy in Zimbabwe underscores the limited awareness and understanding that women entrepreneurs have of the country's entrepreneurial policies and initiatives. The results of this research indicate that these women encounter considerable difficulties in obtaining information and resources related to entrepreneurial policies and initiatives, often depending on informal networks for guidance. This observation aligns with earlier studies that emphasise the importance of access to information and resources as a vital component of entrepreneurial success [1].

6. Conclusion

This research aimed to investigate the role of self-determination in bolstering the resilience of women entrepreneurs in disadvantaged communities in Zimbabwe. The results indicate that self-determination is a vital element that empowers women entrepreneurs to surmount challenges and reach their objectives. The study emphasises the significance of self-efficacy, intrinsic

motivation, and a sense of identity and purpose as essential components that enable women entrepreneurs to seize entrepreneurial opportunities, suggesting a strong connection among these factors, resilience, and success. In summary, the study's findings indicate that self-determination plays a crucial role in empowering women entrepreneurs in Zimbabwe to surmount challenges and realise their ambitions. It emphasises the significance of self-efficacy, intrinsic motivation, and a sense of identity and purpose in enabling these entrepreneurs to seize opportunities, suggesting that these elements are intricately connected to resilience and achievement. Additionally, the research highlights the difficulties women entrepreneurs face in navigating societal and cultural expectations when seeking information and resources on entrepreneurial policies and initiatives. Additionally, the research underscores the difficulties women entrepreneurs in Zimbabwe face as they navigate societal and cultural expectations, as well as their struggle to access information and resources related to entrepreneurial policies and initiatives. Nevertheless, the findings reveal that these women exhibit remarkable resilience and determination, successfully overcoming barriers and achieving their goals through their initiatives and efforts. In summary, this study enhances our comprehension of how self-determination contributes to the resilience of women entrepreneurs in challenging communities in Zimbabwe. It underscores the need to support women entrepreneurs in cultivating self-efficacy, intrinsic motivation, and a sense of identity and purpose, while ensuring they have access to relevant information and resources on entrepreneurial policies and initiatives.

6.1. Recommendations

The implications of this study extend to policy and practice. It recommends that policymakers and practitioners focus on initiatives that foster self-efficacy, intrinsic motivation, and a strong sense of identity and purpose among women entrepreneurs, especially in disadvantaged communities. Furthermore, it advocates prioritising initiatives that enhance access to information and resources on entrepreneurial policies and initiatives, as well as those that support the development of women entrepreneurs' knowledge and skills.

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