SOCIOMETRY | RESEARCH ARTICLE

Entrepreneurship among university students in Bindura, Zimbabwe

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Abstract: The study interrogated the reasons that underlie student entrepreneurship, the nature of student entrepreneurship, and the outcomes of student entrepreneurship, the challenges encountered and how the students cope with the challenges. Theoretically, the study is informed by the human agency theory that views entrepreneurship as an intentional goal by students to satisfy their varied goals. The study was qualitative since the study sought to capture the voices of student entrepreneurs. Consequently, data were gathered using in-depth interviews and Focus Group Discussions (FGD). Emerging themes were presented thematically. It was discovered that there are a preponderance of reasons that underlie student entrepreneurship that include, future career prospects, family background, poverty, the influence of the curriculum and the desire to satisfy conspicuous consumption patterns. Student entrepreneurship is characterised by both male and female students running varied businesses. Student entrepreneurs face a quantum of challenges that interferes with their businesses including lack of capital, bureaucratic impediments and the need for the delicate balancing act of studies and running a business. The study recommends the establishment of universities sovereign funds to support students to start and grow their businesses as well as the removal of bureaucratic impediments that deter student entrepreneurship on campus.

Subjects: Anthropology - Soc Sci; Development Studies; Cities & the Developing World; Urban Development; Economics and Development; Economics; Finance

Keywords: Entrepreneurship; Students; Bindura; university; Zimbabwe

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PUBLIC INTEREST STATEMENT

We interrogated the reasons that underlie student entrepreneurship, the nature of student entrepreneurship, and the outcomes of student entrepreneurship, the challenges encountered and how the students cope with the challenges. It emerged that the curriculum, poverty and preparation for future career path are the key reasons causing student entrepreneurship. Students in Bindura are involved in diverse entrepreneurial activities such as laundry washing business, buying and selling of several wares and forex trading. Lack of capital and balancing entrepreneurship and school work are major problems.
1. Introduction
The study documents student entrepreneurship in Zimbabwe, using a case study of university students in Bindura. The study asks what are the reasons for student entrepreneurship? What are the entrepreneurial activities pursued by students? What are the benefits of student entrepreneurship? What are the challenges faced by student entrepreneurs and how do student entrepreneurs cope with the challenges? In pursuing these questions, a broader understanding of student entrepreneurship emerges. In answering the above question, we unpack the reasons that underlie student entrepreneurship, the nature of student entrepreneurship, outcomes of student entrepreneurship, challenges faced and how the students cope with the challenges. In interrogating student entrepreneurship, we use the human agency theory that views student entrepreneurs as agentic beings imbued with potentiality, forethought, innovativeness and self-reflectiveness.

World over, student entrepreneurship is considered important given its contribution to economic growth and employment creation (Choudhury & Easwaran, 2019). The Zimbabwean economy just like other sub-Saharan economies is beseched with monumental economic problems (Kabonga, 2020; Munyanyi, 2013), chief among them being unemployment. Zimbabwe unemployment rate is over 70% (Biti, 2015). Given this reality, the need for student entrepreneurship cannot be overemphasized as students are more likely to encounter employment problems after graduation. Munoiwa (2013) submits that entrepreneurship among young people is important economically since it is a means to self-employment. The involvement of the students in small businesses in Zimbabwe is recognised by Rusakaniko (2007) as increasingly playing an important role in national development. World Bank (2008) lauds entrepreneurship as one of the solutions to runaway unemployment in most countries. Student entrepreneurship provides a platform to young people to develop skills and gain experiences in preparation for future opportunities (Morris et al., 2017; Remeikiene et al., 2013; Wilson, 2009). Entrepreneurship courses are popular in African universities because of entrepreneurship contribution to economic growth and its ability to address the growing problem of unemployment (Mauchi et al., 2011). In African countries, entrepreneurship education is premised on educating the youths to think of self-employment (Githeko, 1996).

Developing countries have more entrepreneurship opportunities than developed countries, but surprisingly, entrepreneurship opportunities are untapped (Kirby, 2004). This probably explains the growth of student entrepreneurship in recent years. Most developed countries in Africa, have turbulent economic conditions consequently “appearing new opportunities in the market together with uncertainty about the future, even with salaried jobs may stimulate young people to engage in entrepreneurship” (Watiri, 2012). Business run by students are diverse and can be delivery of pizza, manufacturing of greeting cards and investing in real estate (Watiri, 2012). It is common to find student entrepreneurs studying communication, history, engineering and many other subjects. For Holienka et al. (2015) students studying business management degree unlike other degrees are most likely to become entrepreneurs.

Review of literature shows that there are many studies that focus on entrepreneurship (in general) in Zimbabwe (see, Mauchi et al., 2011; Munyanyi, 2013; Munyororo et al., 2016). Few studies, if any, devoted attention to entrepreneurship among university students. Watiri (2012) also observed the same gap in Kenya. Thus, because of this gap, it is unclear on what motivates students to venture into entrepreneurship, types of entrepreneurial activities pursued by students and the benefits and effects of such activities. This study expands the frontiers of knowledge on student entrepreneurship given lack of nuanced analysis of student entrepreneurship in Zimbabwe, Bindura included. The contribution of the study lies in the fact that data were collected on students still studying rather than graduates. There is thin literature on student entrepreneurship that focuses on students who are still studying.

This paper is organised into different sections. The introduction section details the focus of the study and this is followed by a literature review. After literature review is the conceptualization of
student entrepreneurship followed by the analysis of the human agency perspective used in the study. The methods section explains the research approach, research design, data collection methods and data analysis method. Lastly, is the presentation and discussion of findings using the thematic approach.

2. Literature review on student entrepreneurship

Our literature review focus on important aspects of student entrepreneurship such as the importance of student entrepreneurship, factors influencing student entrepreneurship, challenges faced by students as well as the concept of student entrepreneurship and the human agency theory guiding the study. We only focused on literature that relates to the above mentioned themes and excluded others not addressing the thematic focus areas. The choice of the research questions is influenced by the literature review we conducted. We conducted the literature review in order to situate the study in existing body of knowledge on student entrepreneurship.

2.1. Importance of student entrepreneurship

The study of student entrepreneurship is important because some of the world biggest enterprises were found when the owners were still students. A good example is Facebook found by Mark Zuckerberg when he was still an undergraduate student at Hovard University and Microsoft was formed when Bill Gates was still a student (The Conservation, 2017). Student entrepreneurship contributes significantly to economic growth and development (Israr & Mazhar, 2018; Choudhury & Easwaran, 2019). Student entrepreneurs do not only create jobs for themselves but they also create jobs for others (Bizri, et al., 2012). Munyanyi (2013) submits besides the issue of employment creation, student entrepreneurship results in improved income flow to the students. Improved income flows consequently brings changes in the standard of living of the students. Student entrepreneurs not only contribute to employment but according to Sandhu et al. (2010) student entrepreneurship is characterised by innovation, a vital need in the development trajectory of developing countries like Zimbabwe.

2.2. Factors that influence student entrepreneurship

Several factors underline student entrepreneurship and entrepreneurship education is one of those. Participation in entrepreneurship education has a positive relationship with choosing entrepreneurship as a career. No wonder why many universities, have courses in entrepreneurship. Student entrepreneurs typically lack skills and universities represents a potential source of entrepreneurship-related education (Sandhu et al., 2010). Many universities are charged with inculcating an entrepreneur spirit and knowledge among students to enable students to launch their future careers (Morris et al., 2017). Remeikiene et al. (2013) notes that all European Union (EU) countries since 2004 have integrated entrepreneurship into the national curriculum from primary school to university level. Remeikiene et al. (2013) argues the difference between entrepreneurs and non-entrepreneurs lies in education. This is also supported by Arenius and Minniti (2005), who argue that people with tertiary education are more likely to become entrepreneurs than those without tertiary education. Pruett et al. (2009) argue that some of the barriers to student entrepreneurship are lack of knowledge reflected by lack of management, accountancy and business skills which all of them can be solved through education. Israr & Mazhar (2018) argue that entrepreneurship intentions can be increased by education and education improves the skills and knowledge of individuals.

Besides the influence of the curriculum on student entrepreneurship, research also shows that turbulent economic conditions awaken entrepreneurship intent among students. A mixture of difficult economic conditions and new opportunities results in more students interested in an entrepreneurship career rather than wait for a white-collar job that may take years to come (Morris et al., 2017; Munyoro et al., 2016). Munoz-Fenandez, Assudani & Khayat (2019) argues that economic conditions influence entrepreneurial activity. Mustafa (2019) agrees and cites unemployment as a driver to student entrepreneurship. This is also a function of a significant proportion of university students being unable to be absorbed in the labour market.
Both factors internal to the student and external to the student are major determinants of entrepreneurial intent. Internal factors that drive entrepreneurship include innovativeness, internal locus of control and risk taking inclinations. Studies such as (Liñán et al., 2011; Sánchez, 2011) agree that personality traits of individuals determine whether a student will become an entrepreneur or not. Remelikien et al. (2013) identifies self-efficacy (the capacity to produce the desired effect); risk-taking (the tendency of an individual to take risks); behavioural control (student’s perception of how easily and successfully they could establish and run a business if they start one); the need for achievement (a broad indication of whether a person is inclined to entrepreneurship) and attitude towards business (viewing business as fulfilling career) as important determinants of student entrepreneurship. Mustafa (2019) single out motivation as the major predictor of student entrepreneurship. Research indicates that there are personality traits that distinguish entrepreneurs from non-entrepreneurs (Choudhury & Easwaran, 2019; Sandhu et al., 2010).

External factors like entrepreneurship courses, innovation hubs or incubators located on campus, seed funding to student entrepreneurs, engagement of alumni entrepreneurs, prototype development services and technology transfer services play an important role in entrepreneurship. Student incubators and business plans competitions among others are referred by Neck et al. (2014) “as deliberate practice, where the student is engaged in a meaningful performance”. Students can network with established entrepreneurs and university professionals through other extra-curricular activities, such as speaker series, mentorship programs and entrepreneurship clubs.

Prior experience has been documented in literature as a significant contributor to student entrepreneurship (Baron, 2009; Sarasvathy, 2001). Morris et al. (2017) submits that “previous experience of students related to their venture concepts can suggest that they have already acquired important skills and tacit knowledge that can be applied as the venture unfolds”. Moreover, students with prior experience have realistic expectations and are clear about what works and what does not work when dealing with multiple tasks (Morris et al., 2017). Israr & Mazhar (2018) submits “Chinese students with self-employment experience background had a stronger level of entrepreneurial intentions than American students”. While prior experience is vital, it is a double-edged sword because while students may have experience in deploying seed capital, prior experience may result in negating of theoretical content taught in class. Prior experience may also substitute experiential learning (Morris et al., 2017)—a key process in entrepreneurship.

2.3. Challenges faced by student entrepreneurs
To break into entrepreneurship there are several barriers that young entrepreneurs should overcome (Bizri et al., 2012) Sandhu et al., 2010 believes these barriers are global as they exemplify the challenges both in developed and developing countries. Munaiwa (2013) supports that the challenges facing young entrepreneurs are similar globally. Lack of experience and technical knowledge stifle the spirit of entrepreneurship in many students as they fear competition from already established entrepreneurs (see Watiri, 2012). The challenges faced by student entrepreneurs can be divided into financial or non-financial. Schoof (2006) identifies five key impediments faced by young entrepreneurs, these are finances needed to start the business, administrative and regulatory framework, entrepreneurship education, social and cultural attitude towards entrepreneurship and business support. For those that manage to start their businesses, lack of experience and resources culminates in early failures (Badzinska, 2016; Listerri et al., 2006; Munyanyi, 2013). According to Munaiwa (2013), young entrepreneurs in Zimbabwe faces similar challenges identified above such as lack of resources to start and scale up their ventures, lack of adequate technical and business skills, limited markets and mentors to guide them through the entrepreneurship journey.

Studies have also identified the lack of markets and competition from established businesses as major challenges stifling student entrepreneurship (Bizri, et al., 2012). Student entrepreneurs exist in contexts characterised by monopoly businesses which make it difficult for them to grow their enterprises (Munaiwa, 2013). Concerning markets “lack of market information has also affected
these youth, as they can be abused by more knowledgeable agents who buy off them at discounted prices for onward selling to end-users at superior prices” (Munaiwa, 2013). Student entrepreneurs also face negative perception of their services and products. The view is that students bring low-quality products and services to the markets such that they struggle to get buyers (Munyanyi, 2013). In Zimbabwe, Kabonga (2020) observed that falling incomes for the majority of the people results in lower buying power. This affects the uptake of students’ products and services.

3. Conceptual framework

3.1. Conceptualizing student entrepreneurship

There is no universally accepted definition of the term entrepreneurship; Sandhu et al., (2010). The term carries different meanings to different people in different settings. Entrepreneurship is a multidisciplinary subject thus to expect a precise definition is asking for too much. Richard Cantillon regarded by many as the progenitor of entrepreneurship defined an entrepreneur as “someone who takes the risks of running an enterprise by paying a certain price for securing and using resources for a product and resetting it at an uncertain price” (Watiri, 2012). For Holt (2003) an entrepreneur is a person who comes up with new ideas and initiates an enterprise based on the ideas to provide added value to society. This entails expending energy and dedication to come up with implementable ideas (Sugiarto et al., 2014). Other authors like Drucker (1985) views entrepreneurship as taking risks, expending time and capital on an uncertain venture. The authors though agreeing with the above authors, we view entrepreneurship as the ability to turn ideas into action. This is in congruence with Sugiarto et al. (2014) who viewed entrepreneurship as a process of vision, change and action.

Entrepreneurship is not only about starting a business, but it is also about organizing capital and various ingredients needed in a business. For students to succeed as entrepreneurs, it depends on their skills, leveraging on available technology and grabbing the available opportunities (Sugiarto et al., 2014). Literature is replete with benefits that emanate from student entrepreneurship. These benefits include employment creation, gap filling and innovation of new products (Munyanyi, 2013). Business ventures by student entrepreneurs are usually classified under small to medium enterprises (SMEs) in Zimbabwe (see Munyanyi, 2013). Student entrepreneurship does not differ much from other forms of entrepreneurship, perhaps the difference is that one in student entrepreneurship will be a student or just graduating from college or university. Student entrepreneurship can thus be conceptualised as a process whereby students formulate ideas, manage risks and develop ideas into a business venture. Therefore, entrepreneurship involves willingness to take risks in order to achieve entrepreneurial goals. The businesses run by student entrepreneurs are varied including buying and selling, manufacturing of greeting cards, investing in real estate and delivery of pizza (Watiri, 2012).

4. Theoretical framework – Human agency perspective

The study is guided by the human agency perspective that is rooted in the works of Bandura (1989, Bandura, 2006) particularly works, such as Human agency in social cognitive theory and Towards a psychology of human agency. According to Bandura (2006), the core properties of the human agency include the view that human beings are not onlookers of their behaviour and environment. Human beings are proactive, self-regulating and self-reflecting. In line with this view, student entrepreneurship is a function of an ongoing self-reflecting and self-regulating process.

There are four properties of human agency and these are intentionality, forethought, self-reactiveness and self-reflectiveness (Bandura, 2006). Intentionality perspective involves students strategizing and coming out with plans to achieve entrepreneurship goals. Since there is no absolute agency “individuals have to accommodate their self-interests, if they are to achieve unity of effort within diversity” (Bandura, 2006). As a core property of the human agency, forethought transcends just having plans. This is because visualized futures in this respect are brought into perspective as a guide and motivator of behaviour. When students partake in small ventures, they visualize
themselves in the future as progenitors of big businesses. The importance of forethought is that it promotes purposeful and foresightful behaviour. Forethought allows student entrepreneurs to predict the occurrence of future events and create plans to countermand events that affect entrepreneurship activities. Apart from intentionality and forethought, another property of human agency is self-reactiveness. Student entrepreneurs are also self-regulators in that they do no sit back and wait for appropriate performances to appear but rather they can construct appropriate courses of action and regulating the execution. As students embark on student entrepreneurship, there is self-reflectiveness shown by students examining their functioning. Thus, “through functional self-awareness, they reflect on their efficacy, the soundness of their thoughts and actions, and the meaning of their pursuits, and they make corrective adjustments if necessary” (Bandura, 2006).

The human agency theory posits that human beings by their nature are resourceful, calculative, and innovative and show resilience when confronted with difficulties (Hitlin & Elder, 2007). Thus, from that perspective, student entrepreneurship is a function of human agency. Agency denotes intentional activities that humans pursue to satisfy their goals and needs. These goals range from being flashy at the university to an attempt to survive difficult economic challenges and poverty. Elsewhere, agency is understood as the capacity of individuals to make their free choices and act independently (Barker, 2005). This view is also expanded by Bandura (1989) who argues that actions in many cases are self-determined and individuals can change their own lives. Student entrepreneurship should be understood as an intentional activity that students partake in to achieve their multifarious goals. In pursuing entrepreneurship students face many challenges but as agentic individuals, student entrepreneurs become resourceful, innovative and show tenacity to countermand challenges.

5. Research questions
(1) What are the reasons for student entrepreneurship?
In this study, the researchers aimed to explore student entrepreneurs' experiences directly. The study area was Bindura district, located in the north-eastern part of Zimbabwe. This district is known for its agricultural activities, particularly maize and cotton farming. The abundance of gold resources has also contributed to the district's economic activities, with mining and farming being the major economic activities.

6. The study area of Bindura district

Bindura is located in Mashonaland Central province of Zimbabwe. The district has 21 administrative wards (Kanda et al., 2013) and nine are communal wards (Helliker & Bhatusara, 2018). Bindura is located in the Mazoe Valley about 89 km northeast of the capital city, Harare (Helliker & Bhatusara, 2018). The district shares the border with Shamva, Mazoe and Mount Darwin districts as shown in Figure 1. The major economic activities of Bindura district are mining and farming. Gold, nickel and cobalt are the major minerals mined in the district. The abundance of gold has contributed to alluvial gold mining growing to tremendous levels over the past decade. With favourable weather conditions that include mean annual rainfall of between 750 mm and 1000 mm and maximum mean temperature of between 26 and 28 degree Celsius, major crops produced in the district include maize and cotton (Kanda et al., 2013). In terms of population, the last population census of 2012, showed that the district had an estimated population of 46,274 people. The district has two universities one privately owned and the other one state-led. The student population at the privately owned university stands at 1050 whereas the student population for the state-led university is 6000 students. The two universities serve students drawn from all the provinces of the country, not necessarily the Mashonaland Central province where the two universities are domiciled. In general, entrepreneurial activities of Bindura residents are varied ranging from agriculture, mining, retail, and construction and cross border trading (Muchenura, 2013).

7. Methods

Scientific enquiry can either be qualitative research, quantitative research or mixed methods approach. The study adopted a qualitative approach to understanding entrepreneurship among university students in Bindura. A qualitative approach is that form of research that captures lived experiences, life histories and people’s perspectives in the form of texts or narratives (Ospina, 2004). The qualitative approach allowed the researcher to capture the varied students’ perspectives on entrepreneurship. The qualitative approach was used because it allowed the researcher to capture voices of student entrepreneurs particularly the reasons why they ventured into entrepreneurship and the patterns of student entrepreneurship. This was also made possible because qualitative research allows the use of multiple data collection methods (Ospina, 2004). Thick descriptions generated by qualitative research allowed the researcher to capture students’ experiences of entrepreneurship.

Data collection methods within the qualitative research paradigm include; interviews, Focus Group Discussions (FGDs), observation and documentary analysis. Data in this study were gathered through in-depth interviews and FGDs. In-depth interviews remain one of the common methods of collecting data within the qualitative domain. This is perhaps because of the ability of in-depth interviews to generate massive amount of data since respondents are allowed to narrate their lived experiences, observations, life histories without predetermined respondents like in structured interviews or survey questionnaires (Queiros et al., 2017). The researchers used in-depth interviews because they provided the opportunity to probe areas that required clarity. A total of 30 (14 males and 16 females) in-depth interviews were conducted with student entrepreneurs and interviews lasted for one hour. In the process of conducting interviews, the researchers were guided by an interview guide. Data were also collected using FGDs with students involved in entrepreneurship. A total of 2 FGDs were conducted and these lasted for 45 minutes each. Each FGD was made up of 12 students. Interactions within the FGDs generated massive amounts of data. FGDs were used to generate insightful data from a cross-section of student entrepreneurs within a short space of time (Queiros et al., 2017). In this instance data
from student entrepreneurs doing different degree courses and pursuing different entrepreneurial activities were obtained within a relatively short period time.

The population for the study were students involved in entrepreneurship drawn from the two universities domiciled in Bindura. The university student population from the two universities in 7050. The researcher sampled 54 (30 in-depth interviews and 24 FGDs) respondents to participate in the study. This sample size was considered enough since the research was qualitative in nature concerned with the depth of narratives and lived experiences. The researchers used snowballing to sample respondents. Snowballing is a sampling technique in which the researcher identifies an initial respondent of interest to the study (Dragan & Isiac-Mania, 2013). The identified respondent then referred the researcher to other respondents (Vogt, 1999). The researchers initially identified three students—one involved in buying and selling at one of the university campuses, another one in cross-border trading and the other one doing online forex trading—and these students then referred the researcher to other students who are entrepreneurs. The inclusion criteria in this study was being a university student at one of the two universities in Bindura and pursuing an entrepreneurial activity. Using snowballing it was easy for the researchers to find samples as the researchers were referred by reliable sources. In the end, snowballing was time-saving for the researchers.

Though, we used snowballing as a sampling approach for the study, ethnically only participants who were willing to participate in the study were included. No participants were forced to offer their views in the study. We ensured the anonymity of the participants through non-use of their names, a standard practice in scientific research. The in-depth interview respondents are referred to as IR1, IR2 and IR3, with IR meaning interview respondent. Similarly, responses from focus groups are represented with FGD1 and FGD2.

Data in the study were analysed using thematic content analysis. Thematic content analysis is the process of identifying themes and patterns that are inherent in qualitative data (Braun & Clarke, 2006).

The advantage of using thematic content analysis is that it is not tied to any theoretical approach. Thematic content analysis among other things delineated prominent themes from minor themes (Javadi & Zarea, 2016). The themes presented in this study were considered prominent.

While we are convinced of the sufficiency of the 54 sampled student entrepreneurs, we are cognisant of the fact that they exist in a particular context, that may apply broadly to Zimbabwe but may not to other contexts outside Zimbabwe. In Zimbabwe itself, due to financial limitations we could not study other universities outside Bindura to enable better generalisation of the findings.

8. Results and discussion
The section below presents and discuss the findings of the study. The findings are presented and discussed under the following thematic areas; the reasons why students become entrepreneurs, the pattern of student entrepreneurship, benefits of entrepreneurship and the challenges faced by student entrepreneurs.

8.1. Reasons why students become entrepreneurs
There are a plethora of reasons why university students become entrepreneurs. The researcher found out that the university curriculum can influence students to become entrepreneurs. One of the universities in Bindura town was found on the principle of entrepreneurship. The university actively encourages students to become entrepreneurs. The university has a compulsory course on entrepreneurship that all university students must undertake. No university student will graduate without passing the entrepreneurship course. Asked on what influenced her to become an entrepreneur, one female student aged 20 years (IR5) doing cross border trading said “...it was mostly
the university culture. Here at the university, we are taught to be entrepreneurs. I embraced it and experimented it and it is working for me”. The university that prioritises entrepreneurship is church-based and the doctrine of entrepreneurship besides being taught in the classroom, it is also taught at church. “… here at the university, it is all about entrepreneurship. We are taught entrepreneurship in class, and it is also emphasised at church and various university religious functions. This contributed to me venturing into a laundry business” reiterated another male interviewed student (IR25). From the results above it is clear that entrepreneurship education is a factor in student entrepreneurship. Several studies agree that entrepreneurship education is a factor in student entrepreneurship (Holienka et al., 2015; Steel, 1994). Besides entrepreneurship education, many universities and colleges offer services and programs that promote student entrepreneurship such as business plan competitions and seed funding and network referrals (Mauchi et al., 2011; Israr & Mazhar, 2018). In Indonesia, Sugianto et al. (2014), discovered that some business faculties have projects for students called entrepreneurship projects, where students are expected to start and run a business project. This fosters entrepreneurship among students and it is a practical way to inculcate entrepreneurship. Ferrante et al. (2016) argue that education or what they call codified knowledge improves entrepreneurial skills in many ways but mostly it is planning and coordination skills that are needed in the exploitation of market opportunities. The authors agrees with Morris et al. (2017) that the university can serve as an enabler of student entrepreneurship.

More than 50% of students are involved in entrepreneurship because of the economic hardships affecting them. Since the turn of the millennium, Zimbabwe economy has been experiencing challenges of great proportion (Bond, 2019; Kabonga, 2020). Challenges inherent in Zimbabwe's economy since the year 2000 include inflation, unemployment and deindustrialisation. The economic challenges have negatively impacted on the welfare of students. Students from poor families are facing several challenges that include food insecurity, accommodation challenges, transport challenges and tuition problems. To survive these challenges students from poor backgrounds are forced into entrepreneurship, and this was corroborated by a female respondent in FGD1 who said “… as students we are facing a lot of problems that include food shortages, fees problems and many others. These challenges forced me into entrepreneurship”. Poverty and economic difficulties breeds ‘necessity entrepreneurs’-that is students who are forced by poverty to become entrepreneurs. The human agency theory guiding this study posits that human beings are contributors to their own life. Thus, to overcome poverty students are becoming entrepreneurs. Kristiansen and Indarti (2004) study in Indonesia and Norway show how economic difficulties build entrepreneurial intentions among students. In their study, there were high entrepreneurial intentions in Indonesia because of economic difficulties while there were low entrepreneurial intentions in Norway because of a stable economy.

It also emerged that students were involved in entrepreneurship to generate the financial income needed to afford a comfortable lifestyle whether on or off-campus. This emerged from FGD2 when one male respondent doing buying and selling on campus said: “… as a student one ought to have a small business to earn extra dollars, otherwise without money you will not enjoy university life”. With improved income from entrepreneurship student’s recognition and appreciation by fellow students increases. Students are into entrepreneurship to satisfy conspicuous consumption patterns. Munyoro et al. (2016) concur with the findings of the study that individuals including students may venture into entrepreneurship to gain recognition, approval and achievement. World over, a successful business venture brings a sense of achievement and fulfilment. Students in many cases are driven by the need to get recognition at campus because of their lifestyle.

Other students are becoming entrepreneurs by design in preparation of future careers. An interviewed female respondent (IR10) aged 21 years had this to say “… myself I am doing online forex trading. This is my career path in future. Here at the university, I am studying banking and finance. I just thought the best way to begin a career is now whilst I am still at the university. I love online forex trading therefore it was not difficult for me to get involved in online forex trading”. And yet another male student (IR16) into buying and selling said “… I want to be a successful businesswoman, what I have learnt from other successful businesspersons is that they start very
small or they have humble beginnings and they develop their business acumen over time. I am into selling sweets, roasted nuts and maize to fellow students, one day I will own a chain of supermarkets”. Given the high levels of unemployment in Zimbabwe, students are venturing into entrepreneurship as a future career option. This finding conflicts with the finding of Watiri (2012) where most students that participate in her study had no intention of starting a business. Paradoxically, given the reality of unemployment and rampant job losses in Africa, students at Strathmore University, Nairobi, had the confidence of getting a higher permanent post with a higher salary. Elsewhere, other studies (Ferrante et al., 2016) agree that student entrepreneurship offers prospects of a future career with many university students viewing entrepreneurship as a viable career. A study done in Zimbabwe by Munyoro et al. (2016) shows that many people become entrepreneurs because of lack of jobs. Many students in Zimbabwe as revealed by this study are aware of the difficulties in securing a job after graduation. The literature on entrepreneurial intentions shows the significance of future self-employment intentions (Fridoline, 2009). However, Israr and Saleem (2018) found out that in Italy there were fewer student entrepreneurs with the majority graduating with the hope of finding a job.

The researchers also discovered that some students were into entrepreneurship because of family influences and this emerged mostly from FGD1 and FGD2 held. This means these students have parents or caregivers who are into a particular trade and the students are replicating what their caregivers do in a small way at the university campus. A good example was an interviewed female student aged 18 years (IR19) whose parents owns several clothing boutiques (clothing shops) and the student was selling clothes to fellow students using online social media to advertise her merchandise. Ferrante et al. (2016) shows that family influence is a significant driver of entrepreneurship “individuals whose parents are entrepreneurs are more familiar with entrepreneurial decision making, and in particular, with the process of taking risky decisions”. Belonging to a family full of entrepreneurs enhances entrepreneurship talent and can make a difference in entrepreneurial activities. Families that entrench a culture of self-independence, engenders high entrepreneurial intentions among students. Israr & Mazhar (2018) talks of an entrepreneurial culture among families which has a strong bearing on student entrepreneurship. Experience gained from the family business is vital in university students’ start-ups as they understand what works and what do not work (Baron, 2009; Morris et al., 2017; Sarasvathy, 2001). Majumdar and Varadarajan (2013) argues that students that come from families that run their own business have a propensity to start a business than those that do not come from entrepreneurial families. That one comes from a family of entrepreneurs is not an important factor in predisposing a student to entrepreneurship according to some other studies. For Mustafa (2019) it is not the family background that is important but a combination of knowledge and experience of the student himself or herself.

The above results answer the first research question on why students venture into entrepreneurship. It emerged as shown above that there are several reasons that underlines student entrepreneurship such as university curriculum, economic hardships and preparation for future career.

8.2. Patterns of students’ entrepreneurship activities
The results discussed extensively below satisfy the demands of the research question anchored on understanding entrepreneurial activities pursued by students. The study respondents were in several entrepreneurial activities. These entrepreneurial activities can be divided into off-campus entrepreneurship activities and on-campus entrepreneurship activities. On-campus students entrepreneurial activities include selling food items like snacks, selling non-food items like perfumes, stationery and clothing and printing business, online forex trading, development of applications while off-campus entrepreneurship reported by students included laundry business, car wash business, selling second-hand clothes commonly referred as mabhero in Zimbabwe parlance, landscaping business and many other ventures. It emerged that both female and male students are involved in entrepreneurship. Student entrepreneurs were drawn from various degree programmes such as business management, accountancy, theology, social work, development studies and geography. This finding contradicts Holienka et al. (2015) finding of student entrepreneurship being dominated by students from business management. However, this conclusion is proposed as
tentative in the context of both snowballing as the principal participant recruitment method and the small sample size. Gender was found not to be a determinant of entrepreneurship among students. This concurs with Mustafa (2019) findings that “the tendency to become an entrepreneur is not influenced by gender but depending more on other factors like creativity, motivation and awareness.” However, in China, there are more male student entrepreneurs than female student entrepreneurs (Israr & Mazhar, 2018). This is a function of student population dynamics. The study discovered that student entrepreneurship in Bindura, Zimbabwe lacks the discovery of new products but mirrors what is already there except the development of online applications. It suits what Munyoro et al. (2016) called “imitating and adapting, instead of the traditional notion of a new product or process discovery and development”.

8.2.1. The case of student X
Student X (IR24) is a male student studying marketing at one of the universities in Bindura and he is in the second year. She is aged 23 years old. Student X is an out of campus student who is running a laundry business catering for out of campus students. Student X business centres on the provision of laundry services to other students that is washing and ironing of clothes. What motivated Student X to venture into the business was the ability to notice an opportunity to make money. “… I saw that most students especially males have difficulties handling laundry. My roommate has a similar issue, then I did an enquiry into those that would want their laundry done and pay a small fee for each item done. I was surprised in my network there were 10 male students and 4 female students who wanted laundry services” narrated Student X. This finding resonates with Watiri (2012) that most university students become entrepreneurs to take advantage of diverse opportunities. Theories of entrepreneurship encapsulate entrepreneurship as recognition of opportunities and a conscious decision to exploit them (Munyoro et al., 2016). The above-interviewed student pinpointed that the university he is enrolled at openly encourages and teaches entrepreneurship to students. Student X works with 2 women in the township (ghetto) who does his laundry whilst he run around to collect dirty clothes and delivery of items washed. Student entrepreneurship is important because there is possibility of employment creation for others who are even non students as shown above. Student X lauded entrepreneurship because he is living a comfortable life compared to other students who are struggling to make ends meet. “… my business has enabled me to have a decent lifestyle, I can afford three meals compared to other students who are struggling to have one meal a day” narrated Student X.

8.2.2. The case of student Y
Student Y (IR3) is a male student aged 19 years enrolled at one of the universities in Bindura, pursuing a degree in development studies. The student runs a small business of selling both food and non-food items at the campus. The student usually sells roasted nuts, sweets, chocolates roasted maize, perfumes and ladies shoes. Asked on what motivated her to start her business, the student had this to say “… I had no option but to venture into business. My parents were clear to me that university education was expensive for them. In short, poverty forced me into entrepreneurship”. The student submitted that because of her business activities she can pay part of her fees, buy food and clothes for herself. Student Y reiterated that on a good month she makes a profit of US$150.00. Student Y mentioned that one of the effects of being an entrepreneur while studying is that entrepreneurship interferes with studies. For instance, she said while other students are in the library reading and writing assignments, she has to be everywhere selling her merchandise. Student Y was clear that she desires to establish a small shop (tuckshop) at home so that she can diversify income streams. However, capital was her biggest challenge. This challenge resonates with other challenges faced by student entrepreneurs world over (Morris et al., 2017; Watiri, 2012).

8.3. Benefits of student entrepreneurship
One of the key focus of the study was exploring the benefits of student entrepreneurship to answer the third research question. The study discovered a myriad of benefits for students involved in entrepreneurship. Students drawn from poor families, entrepreneurship is a source of livelihood. In other words, the survival of students depends on entrepreneurship. Seventy percent of students were found to have survived the difficult university life because of their involvement in
entrepreneurship. One male student who participated in FGD1 narrated that his parents can only afford part of his university fees and through entrepreneurship the student is paying the other half, pay for his rented out of campus accommodation, food and transport cost. The student noted that “… my survival depends on the small businesses that I run of buying and selling sweets, chocolates, perfumes and food items at the university. My parents are poor they cannot afford the cost of university education. For the past 2 years, I have been paying for my accommodation, transport cost, clothes, food and part of the university fees”. For many students from poor backgrounds, entrepreneurship underpins their survival. Businesses by entrepreneurs in Zimbabwe are motivated by the desire to escape poverty (Munyoro et al., 2016; Israr & Mazhar, 2018).

A benefit of student entrepreneurship is helping students to escape entanglement in socially unacceptable behaviours students. Entrepreneurship diverts students’ attention from behaviours such as drug and alcohol abuse as said during the FGD2 “… one advantage of entrepreneurship is that it keeps you busy in a productive way. Besides your studies, one has a business to look after. In this way, you are left with little time to involve yourself in gangsterism, drinking binges and all those negative stuff”. This was also similarly said by an interviewed male student (IR14) aged 19 years who said: “… there are a lot of temptations here at the university, my business keeps me busy away from the allurements of these temptations”. Thus, student entrepreneurship is a positive diversion for students. The finding of the study concurs with the findings of Watiri (2012) that students became entrepreneurs because they want to escape idleness which may result in anti-social behaviours.

In this study, students reported improved financial flows because of entrepreneurial activities enabling them to live a flashy lifestyle they so desire at the university. A study by Munyoro et al. (2016) in Zimbabwe confirms that many entrepreneurs, student included, are motivated by the desire to generate extra income. Studies in Zimbabwe shows that many students desire to be flashy at the university (Masvawure, 2010). The following statements were popular during interviews “… we are living a dream life because of entrepreneurship” (IR1), “because of my buying and selling business, I have a nice phone, nice clothes and I regularly eat out” (IR30) and “… girls want a loaded boyfriend, I am loaded because of my business” (IR12). Student entrepreneurship, therefore, has sustained conspicuous consumption patterns amongst university students. The study finding of improved financial flow among students is corroborated by Munyanji (2013) who also discovered that entrepreneurship improves income flow.

8.4. Challenges faced by student entrepreneurs and coping mechanisms

One of the research question of the study was to understand the challenges that student entrepreneurs encounter and how they move beyond the challenges and sustain their entrepreneurial activities. To be a student entrepreneur is not an easy task. Student entrepreneurs are facing several challenges. Students as agentic beings are implementing a cocktail of measures to cope with the challenges.

One of the challenges students face is limited capital to expand their small businesses. In most cases, student entrepreneurs need to raise capital from elsewhere as they hardly finance the enterprise completely on their own (Steier & Greenwood, 2000). Asked on the challenges that student entrepreneurs are facing, lack of capital was frequently mentioned, a male student in FGD2 said “… the greatest challenge that we are facing is lack of capital to grow our small businesses. In my case, I sell second clothes in the ghetto, but I am constrained capital wise. If I grow my business, I can make money, I am sure of that.” Lack of capital is the major problem encountered by student entrepreneurs. This finding of the study concurs with Sugiarto et al. (2014) findings that businesses by students face many challenges that include financial problems to grow and sustain the business. Sandhu et al. (2010) concluded that capital is a significant impediment to starting a new business. To cope with financial challenges students rely on multiple sources of finance to grow and sustain their businesses. Students that participated in the study mentioned that their sources of capital are loans from relatives, savings on pocket money and gifts from relatives.
One of the biggest challenges of student entrepreneurship is that it conflicts with studies—the core business of being a student. Students reported that it is a delicate act to balance university studies with entrepreneurship. Their studies are suffering as a result of entrepreneurial activities. “. . . sometimes I miss lectures because I regularly travel to Harare, the capital city to replenish my stuff. I do not have an option because that is where my survival depends on” narrated an interviewed female student (IR22) into buying and selling on campus. Since entrepreneurship amounts to survival for some students, their studies are affected as they devote more time to entrepreneurship. Asked on whether growing the business will not conflict with their studies, students reiterated that they strive to balance the two as was said by a male student (IR13) aged 18 years “. . . indeed balancing university education and entrepreneurial activities is a challenge but as for myself, I do not have an option. The business is important to me so is my university studies. I try to balance the two and I must say it is not easy”. Students with off-campus businesses submitted that they escalate during semester breaks and downsize during the semester. This shows that students are agentic beings capable of innovating when faced by a challenge.

Besides encountering financial problems, Morris et al. (2017) identified a host of other challenges that student entrepreneurs face including lack of business mentorship and support from established business people. Students that participated in FGD1 and FGD2 mentioned that their businesses are not progressing well because they lack support and mentorship needed to navigate the challenges in the business world. Asked on how they are coping with this challenge, students such as IR8, IR9, IRS IR20 and IR30 mentioned that they are relying on online internet mentorship programmes as well as several television-based mentorship programmes. Others mentioned relying on books to guide them and motivate them in their business ventures.

Students running campus-based small businesses like buying and selling on campus complained of low business owing to lack of disposable income among most students. “. . . generally, business is low, students do not have money, and the economic conditions are not conducive” reiterated an interviewed student (IR16). This micro finding on lack of disposable income among students is a reflection of macro conditions. Households in Zimbabwe are constrained with economic difficulties resulting in lack of household disposable income (Kabonga, 2020). Munyanyi (2013) supports that the buying power of many people in Zimbabwe is low affecting the growth of entrepreneurship. To cope with this challenge, some students are running multiple businesses some on-campus and others off campus to increase revenue flow.

Whilst one of the universities is premised on the principle of entrepreneurship and openly encourage students to put into practise their entrepreneurial skills on campus the situation is markedly different at the other university where bureaucratic practices stifle students’ entrepreneurship. Students are required to register the business they conduct on campus and there are heavy fines for operating a business without the necessary permission from the university authorities. Even for a small venture like selling roasted nuts and snacks, permission must be sought. These bureaucratic tendencies were heavily detested by students and this tend to put off many students who want to run businesses on campus. To cope with the bureaucratic requirements students that participated in FGD1 discussion mentioned they are complying with the bureaucratic requirements and registering their businesses with the university authorities. Student entrepreneurs mentioned that while they detest the bureaucratic impediments, compliance is important. As they comply with the university authorities, they are getting used to compliance since businesses in Zimbabwe have to adhere to multiple regulations.

9. Conclusion and recommendations

The study focused on student entrepreneurship in Bindura, Zimbabwe. The study was motivated by the desire to understand reasons that underline student entrepreneurship, the patterns of student entrepreneurship and the challenges faced by students as they run their enterprises. The human agency theory guided the study, the human agency theory argues that social action including business action is an intentional process to achieve an individual goal. As agentic beings, when confronted with problems student entrepreneurs become innovative, calculative and resourceful.
Using in-depth interviews and focus group discussions the study discovered that it is economic difficulties (poverty), the influence of family, future career prospects, the influence of university education, the desire to increase financial flows and opportunity taking are the reasons that underline student entrepreneurship in Bindura, Zimbabwe. Buoyed by these motivational factors, students in Bindura run a plethora of businesses. However, student entrepreneurship is flout with several challenges that include inadequate capital, low business due to lack of disposable income among students, unfavourable university policies and conflict between studies and entrepreneurship.

The importance of student entrepreneurship cannot be overemphasised as it offers an opportunity to address the growing problem of unemployment in Zimbabwe as well as in other developing countries. Not only that in the context of economic problems, but entrepreneurship also allows students to survive and contribute to their education through fees payment. Because student entrepreneurship contributes significantly to the economy, in order to promote student entrepreneurship, the study recommends:

- That universities create a student sovereign entrepreneurship fund, where genuine student entrepreneurs can get funding to either establish or grow their businesses. Assisted students should be encouraged to return the funds to enable other students to benefit from the same fund.
- While it is commendable that one of the universities encourage entrepreneurship owing to the history and background of the institution, unnecessary restrictions at the other institution should be dismantled to allow the flourishing of student entrepreneurship.
- To fully entrench student entrepreneurship, universities are encouraged to set up entrepreneurship competitions, fully develop incubators, alumni entrepreneurs’ network and business plans competitions.

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### List of abbreviations

| Acronym | Description |
|---------|-------------|
| EU      | European Union |
| FDGs    | Focus Group Discussions |
| SMEs    | Small to Medium Enterprises |
| US      | United States |

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IK contributed everything contained in the paper. Thus, IK conceived the idea, collected data, analysed the data and wrote the paper.

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