
Bindura University
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BINDURA UNIVESITY OF SCIENCE AND EDUCATION

TITLE

THE INFLUENCE OF GENDER ON THE FINANCIAL PERFORMANCE OF
SMES; A CASE OF RUSHINGA DISTRICT, ZIMBABWE

BY

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B223615B

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR BACHELOR OF ACCOUNTANCY DEGREE
OF
BINDURA UNIVERSITY OF SCIENCEE EDUCATION. FACULTY
OF COMMERCE**

JUNE 2026

Release Form

Registration Number: B223615B

Dissertation topic: The Influence of gender on the financial performance of small and medium enterprises, a case of Rushinga district, Zimbabwe

Degree Programme: Bachelor of Accountancy Honours Degree

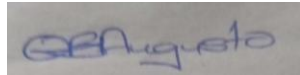
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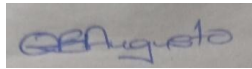
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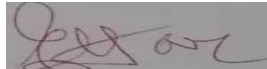
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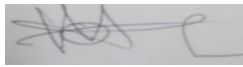
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Dedication

I would love to dedicate this dissertation to my family who supported during my academic journey. They strengthened me to keep on working very hard even during difficult moments. They sacrificed and prayed to make things easier for me.

Also, I would like to thank my friends and classmates who helped me academically and emotionally through the research process. Your motivation made me understand the power in team work and maintenance of relationships.

A specific appreciation to my supervisor Mr. Hove and other lecturers for their guidance and constructive criticism which made my dissertation successful. Above all, I would love to dedicate this work to the Almighty who made everything possible through granting me life, health and wisdom during the process.

Abstract

The study mainly focused on the influence of gender in the financial performance of SMEs in Rushinga district, Zimbabwe. This research was carried out to gain better understanding of whether gender differences among business owners have an effect on the business financial performance. This research was motivated by the growing importance of SMEs in the economic development of our country. Both qualitative and quantities methods were adopted during data collection. Primary data was obtained through use of questionnaires and surveys. They were distributed among the selected sample of SME owners operating within the district. Secondary sources data was obtained from books, journals, reports and also other scholars' publications related to gender and entrepreneurship. The data was presented and analyzed using tables, graphs and descriptive explanations that clearly show the findings. The findings revealed that gender plays a significant role in the financial performance of SMEs. The study obtained that female entrepreneurs face challenges such as limited access to finance, inadequate business training, cultural barriers and lack collateral security compared to male entrepreneurs. The study also further analyzed that education, experience, financial literacy and support systems are important factors that can improve the financial performance of both male and female entrepreneurs. In conclusion, addressing of gender barriers may result in improved financial performance, growth and economic development within the district and Zimbabwe as a whole.

Acknowledgement

I would love to appreciate my supervisors for the unwavering support, guidance and patience throughout the process of writing this dissertation. I am also grateful to my wonderful family and friends who encouraged me to keep on working towards my dream of having a degree in Accounting.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter provides a well detailed briefing of the study on the influence of gender on the financial performance of SMEs in Rushinga District, Zimbabwe. It includes the background of the study, statement of the problem, research objectives, research questions, significance of the study, assumptions, delimitations, limitations, definition of key terms, and a summary of the chapter. The chapter provides a strong foundation for understanding how gender differences among business owners affect SME financial performance in rural Zimbabwe.

1.1 Background of the study

SMEs are recognized as key drivers of economic growth, employment creation, innovation and poverty reduction, particularly in developing countries (Asah, Fatoki, and Rungani, 2015). According to the World Bank (2019), SMEs contribute about 50–60% of global employment and make significant contributions to Gross Domestic Product (GDP). In Zimbabwe, SMEs contribute approximately 60% of the country's GDP and employ over five million people (Zimbabwe SMEs Sector Overview, 2025). They are also important to rural districts such as Rushinga because they create employment resulting in improved livelihoods and reduced rural to urban migration.

Despite their importance, SMEs face challenges such as limited access to finance, inadequate infrastructure, low levels of education, and managerial skills deficiencies, which negatively affect their growth and financial performance (Fatoki, 2014). The

problems are particularly pronounced in rural settings owing to poor road networks, lack of markets and lack of access to financial services. The education and financial literacy enable the entrepreneur to acquire the relevant knowledge and skills to be able to manage their finances effectively, make decisions and improve business performance.

According to Resource-Based View (RBV), valuable resources including education, skills, financial resources, knowledge and business experience enable the firm to gain competitive advantage and increase its financial performance. In this view, entrepreneurs who have increased access to the valuable resources tend to enjoy high profit margins, business growth and sustainability.

Gender is also an important determinant of financial performance of the SMEs. According to Coleman (2007), women-owned businesses tend to have lower sales, lower number of employees and lower profit levels compared to the male owned businesses. The World Bank (2019) also indicated that the women-owned businesses experience slow growth and low profitability compared to the male owned enterprises. The International Finance Corporation (2014) indicated that the women entrepreneurs from developing countries encounter difficulties in accessing financing due to lack of collaterals and financial literacy which forces them to depend on savings.

It is still evident that cultural values and social expectations influence entrepreneurship outcomes. According to Maphosa and Sibanda (2023), gender stereotypes in Zimbabwe limit women's involvement in men's enterprises because of the restrictions on access to business connections, financial resources, and profitable areas. This impacts the financial performance of women-owned SMEs, which is why there is a necessity to explore the role of gender in SME financial performance in Rushinga District.

1.2 Problem Statement

The impact of gender on the financial performance of SMEs is an area of academic interest because there is consistent research evidence of performance gaps between SMEs owned by men and women. However, the Zimbabwe SME Survey (2020) revealed that there is limited research on gender and SME performance in Zimbabwe as most of the studies have concentrated on the general issues and not the gender factor alone. This leads to a lack of empirical studies about the impact of gender on the financial performance of SMEs in the

particular context of other places such as the Rushinga district. Additionally, there is limited literature on gender and SME performance in Zimbabwe which mostly focuses on urban areas and not rural districts. This gap makes it hard to understand how the issue impacts the financial performance of SMEs in rural areas.

1.3 Research Objective

1.3.1 Primary Objective

The primary objective of this study is to examine the influence of gender on the financial performance of SMEs in Rushinga District, Zimbabwe.

1.3.2 Secondary Objectives

1. To compare financial performance metrics (profitability, revenue growth, and survival rates) between male-owned and female-owned SMEs in Rushinga District.
2. To analyze how access to finance and other resources differs between male and female-owned SMEs in Rushinga District.
3. To examine the influence of cultural norms and values on the financial performance of male and female-owned SMEs in Rushinga District.

1.4 Research Questions

1. Is there a statistically significant difference in financial performance between male-owned and female-owned SMEs in Rushinga District?
2. How do gender disparities in access to finance and business networks manifest in Rushinga District?

3. How do cultural norms and values influence the financial performance of male and female-owned SMEs in Rushinga District?

1.5 Significant of the study

This research holds significant importance for various stakeholders, including policymakers, entrepreneurs, non-governmental organizations, academia, and the wider community in Rushinga District. The findings may help policymakers with useful information in making strategies aimed at addressing gender disparities in the district and Zimbabwe at large. Insights from the study might be useful for national budget allocations and financial support programs targeting SMEs. The research offers insights into the opportunities and barriers for the growth and survival of SMEs and enhances knowledge on issues surrounding access to finance, cultural norms, and managerial skills of different genders. The findings are also crucial to non-governmental organizations for they highlight possible interventions that can be implemented to assist female entrepreneurs in Rushinga District, and Zimbabwe at large, to improve their financial performance. The research findings are key in expanding knowledge on the influence of gender on the financial performance of SMEs and provide literature on the gender gaps in SME financial performance. Lastly, the study is important to the researcher, who gained research experience through the successful completion of the study

1.6 Assumptions of the study

1. Selected sample would provide accurate financial data, including revenue, profit, and growth figures, making it easy to compare the financial performance metrics of entreRoutledge.9n the district.
2. Access to finance, networks, and training has a positive impact on the improvement of SMEs in the district, and their unavailability contributes to differences in financial performance between male and female-owned SMEs.

3. Gender is an important factor affecting the financial performance of SMEs within Rushinga district, and respondents would provide honest and truthful responses to the research instruments.

1.7 Delimitations

The study was geographically limited to Rushinga district in Mashonaland Central Province, Zimbabwe, and only the inhabitants of the district were considered for the study. The researcher chose this district to avoid the cost of transport and because she is more familiarized with the area. Conceptually, the study focused on the influence of gender on the financial performance of SMEs in the district, examining financial performance metrics such as profitability, revenue growth, and survival rates, and analyzing how gender influences access to finance, business networks, and cultural norms. The study was crosssectional in nature rather than longitudinal, collecting data at a single point in time over a period of eight months, from October 2025 to May 2026. The target population of the study was women and men undertaking SME activities in Rushinga district only and also focusing on both registered and unregistered SMEs operating in sectors such as retail, agriculture, transport, and small-scale manufacturing.

1.8 Limitations of the study

1. Limited time to conduct the research made it impossible to dig deeper into other genderrelated issues affecting the financial performance of SMEs, and it resulted in the skipping of some recent studies, which could have had an impact on the literature review.
2. Other important reports were considered private by SME owners, making it hard to access them, and this affected the depth of the findings, particularly in terms of accessing financial statements and sales records.
3. Research findings cannot be used to generalize other districts because factors affecting the financial performance of SMEs can differ due to geographical location, cultural context, and economic conditions.

1.9 Definition of terms

1.9.1 Small and Medium Enterprises (SMEs)

World Bank (2020) highlighted that SMEs are characterized as businesses with fewer than 100 employees and limited access to formal financial channels. In Zimbabwean context, SMEs include both registered and unregistered businesses operating in various sectors like retail, agriculture, manufacturing, and services.

1.9.2 Gender

Gender does not only refer to being male or female but it includes social, cultural, psychological characteristics, and behaviors that are accepted by society to be appropriate to individuals according to assumed sex characteristics.

1.9.3 Financial Performance

Financial performance refers to the state of the business finances and profitability over a specific period of time including various metrics such as profitability, revenue growth, and survival rates. In this study, it is measured through indicators such as profit margins, sales growth, and business continuity.

1.9.4 Female Owned SMEs

They are business that are small to medium, owned and controlled by women, with few employees, not exceeding 100. They characterized by female leadership and decisionmaking authority in business operations.

1.9.5 Male Owned SMEs

They are small to medium businesses that are owned and controlled by men, with few employees. Male-owned SMEs are characterized by male leadership and decision-making authority in business operations.

1.9.6 Access to Finance

Access to finance refers to the ability of entrepreneurs to obtain financial services, including credit, savings, and payment services, from formal financial institutions, encompassing the availability, affordability, and accessibility of financial products and services.

1.9.7 Cultural Norms

Cultural norms refer to the shared expectations, values, and behaviors that are considered appropriate within a particular society or community, including traditional gender roles, expectations, and practices that influence women's and men's participation in business activities.

1.10 Chapter Summary

This chapter presented an overview of the research on the effect of gender on the financial performance of SMEs in Rushinga district. Information on the importance of SMEs to the economy of Zimbabwe and issues faced by the organizations was presented. Statement of the problem explained the gap in literature on the effect of gender on the performance of SMEs in rural areas. Research objectives and questions were stated in this chapter. Significance of the study was explained in respect to policymakers, NGOs, academics, entrepreneurs, and the researcher. Three main assumptions were made and stated. These were that the information provided is correct; there is a positive effect of access to finance and training and gender matters. The delimitation of the study was presented in respect to geographical, conceptual, temporal, and population parameters. Limitations included the following: lack of time, access to records, and generalizability.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

A literature review will be conducted in this chapter on the effects of gender on the financial performance of SMEs in the Rushinga District of Zimbabwe. This chapter evaluates the

existing literature on the effect of gender on the profitability, growth and survival of SMEs. In addition, analysis will be made on the relationship between gender and other variables such as financing, training, networks and culture and their impacts on the financial performance of SMEs. The theories that will be considered include resource-based view (RBV), triple bottom line (TBL) theory and social role theory which will form the basis for understanding gender differences in SMEs' performance. Finally, it will critically analyze the existing empirical studies carried out by different researchers to reveal gaps and shortcomings of earlier studies so that this study can benefit from them. This chapter will help to provide a strong theoretical foundation for the new findings through the academic viewpoint of gender.

2.1 Theoretical Literature review

The theoretical literature review comprises theoretical frameworks and previous empirical research conducted by other authors. The main aim of this section is to identify theories that support the research topic and uncover past research done by other scholars on the influence of gender on SME financial performance. This is done to create a solid theoretical foundation by merging ideas and evidence from previous research on the impact of gender on financial performance of SMEs in Rushinga district.

2.1.1 Liberal Feminist Theory

The Liberal Feminist Theory was designed to explain the inequality that existed between men and women in different aspect of society like education, employment and entrepreneurship. It argues that women and men have equal abilities and potential to succeed but however women often face structural barriers that limits their access to opportunities and resources. It also suggested that differences in business performance are not a result of gender itself but are caused by unequal to access to education, finance, Property ownership, training and business opportunities (Martha Burk 2020).

This theory was relevant to this research study for it helped on understanding why male and female owned SMEs may perform differently financially in Rushinga district. Women usually face challenges such as limited access to credit, lack of collateral security, gender discrimination, cultural expectations and restricted participation in business networks. These barriers affect their ability to expand whilst men generally have greater access to financial resources, assets and opportunities that gives them ability to performance better financially

However, it also has got limitations because it focuses mainly on removing institutional and legal barriers affecting women whilst paying less attention to personal factors such as entrepreneurial skills, motivation and innovation that can affect one's performance financially.

2.1.2 The triple bottom line (TBL)

The Triple Bottom Line theory, developed by Elkington (1997), is helpful to businesses when they want to measure their success because it considers business profit and goes beyond to social responsibilities and environmental sustainability. For SMEs, it could mean sustainable growth that helps the surrounding communities. It comprises of three dimensions: social impact, environmental impact, and economic impact which are influenced by gender dynamics in entrepreneurship.

Social Impact: Gender diversity is important to SMEs for it promotes inclusive leadership and enhances workforce collaboration. Bordean et al. (2020) stated that "gender diversity influences conflict management styles, with women often preferring collaborative approaches,". This promotes innovative ways that help businesses improve their financial performance and survival. SMEs with female representation in leadership roles often support open work environments and broaden talent attraction (IFC, 2026), which boosts morale ultimately impacting the overall performance of the business. Women entrepreneurs tend to support each other in business more than men entrepreneurs, who usually use professional ways to invest into their businesses, resulting in huge debts that make it difficult to survive.

Environmental Impact: Gender influence on financial performance of SMEs can extend to how they approach sustainability. Women entrepreneurs are considered to be the ones that prioritize sustainability practices and social responsibilities more than male-owned enterprises. These practices include environmentally friendly operations that promote improved public perception, customer loyalty, and long-term viability of the business. In Rushinga District, women entrepreneurs engage in eco-friendly initiatives that include selling solar products and organic products. These areas of business are marketable and do not require high capital to start or survive compared to the bigger projects that male-owned SMEs engage in. However, they are often less profitable compared to investments done by men.

Economic Impact: Trends for financial performance, growth rates, and profitability can be reviewed by analyzing the economic outcomes of gender diversity. According to the Global Entrepreneurship Monitor (2020), women entrepreneurs prioritize sustainability over rapid growth, which affects their profitability and growth rates. Women entrepreneurs tend to survive more in business than men despite many challenges they face because they enter into climate-smart projects and target niche markets with less competition. However, they generally achieve lower profitability and growth compared to male-owned enterprises.

2.1.3 Social Role Theory

Eagly (1987) provided a social role theory that provides a framework for understanding how societal expectations and cultural norms influence gender differences in entrepreneurial behaviour and performance. According to this theory, gender differences in behaviour arise from the division of labour between men and women in society as women traditionally assume domestic roles and men assuming public roles. These expectations shape the skills, attitudes and behaviours that individuals develop, influencing their entrepreneurial experiences and outcomes.

Maphosa and Sibanda (2023) noted that societal norms influence women's entrepreneurship and business performance in Zimbabwe. Women face difficulty in

penetrating male-dominated circles due to norms, limiting their access to business networks. Women are more concerned with following societal expectations, resulting in ignoring other profitable opportunities that may arise in business. The Zimbabwe National Statistical Agency (2020) stated that societal expectations and cultural norms can influence women's entrepreneurial activities and financial performance. These norms and values create a gap in the profitability of male and female-owned SMEs.

Chimucheka (2020) indicates that in some Zimbabwean rural areas, women need spousal consent for financial transactions which slows the process of accessing resources. This disadvantage them from adapting fast to changes in the economy resulting in reduced profits. Additionally, in some cultures, women are expected to prioritize domestic responsibilities over business activities, limiting the time and energy they can devote to growing their enterprises. These cultural barriers contribute to gender disparities in SME financial performance observed in the district.

Nevertheless, social norms tend to evolve from time to time. The increase in women participating in entrepreneurial activities has the potential to bring about changes in culture and open doors for equality in entrepreneurship between the genders. The increase in the number of SMEs has led to increased competition, leaving men entrepreneurs with few chances to survive or remain profitable in business.

2.2 Empirical Framework

There have been many empirical studies conducted in the past on the effect of gender on the financial performance of small and medium enterprises because of growing awareness of the significance of gender equality in economic growth. Earlier studies have investigated the effects of gender on the performance of small and medium enterprises by considering factors like financing, education, networks, and experience.

2.2.1 Matakanure (2020), Effect of Gender on SME Financial Performance in Zimbabwe

Matakanure (2020) investigated how gender affects the financial performance of SMEs in Harare, Zimbabwe. The researcher adopted a mixed-method research approach which used ROA, profitability and transactions along with interviews for data collection. It was found

that the SMEs owned by men performed better than those owned by females in terms of profitability and growth owing to good access to finances, business networking and training facilities. While women were dependent mostly upon informal sources of financing, cultural restrictions restricted their access to mentoring and networking opportunities. It is suggested that access to financial resources, training and business networking facilities be increased among women. Nevertheless, since the study conducted in Harare does not consider education and the industrial sector, it cannot be applied to the rural areas like Rushinga.

2.2.2 Shava and Rungani (2026), Comparing Male and Female-Owned SMEs in an Emerging Economy Context

Shava & Rungani conducted a quantitative research study involving 300 entrepreneurs. The results revealed that male-owned SMEs outperformed female SMEs in profitability and growth in sales. However, they concluded that gender is not the sole determinant of business performance since other factors such as education, training, and entrepreneurship play an important part. Male entrepreneurs were able to access formal sources of finance while females relied mostly on their own savings. The study suggests that efforts be made to enhance the financial capabilities of women entrepreneurs.

2.2.3 Maseech, Ncube and Phiri (2022), Access to Finance and SME Performance in Developing Economies

The link between access to finance and SMEs performance was explored by Maseech, Ncube and Phiri (2022) among firms operating in Zimbabwe. In their study, Maseech et al (2022), established that access to finances enhances the performance of businesses but there were significant gender gaps as women encounter more difficulties when accessing financing. The main issues faced in this case were lack of collateral, biases in the lending process and low financial literacy levels. Nevertheless, the study ignored the impact of culture on performance and the interaction between finance, education and experience.

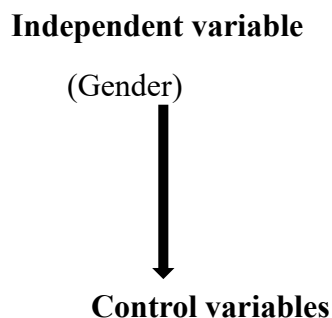
2.2.4 Maphosa and Sibanda (2023), Societal Norms and Women Entrepreneurship in Zimbabwe

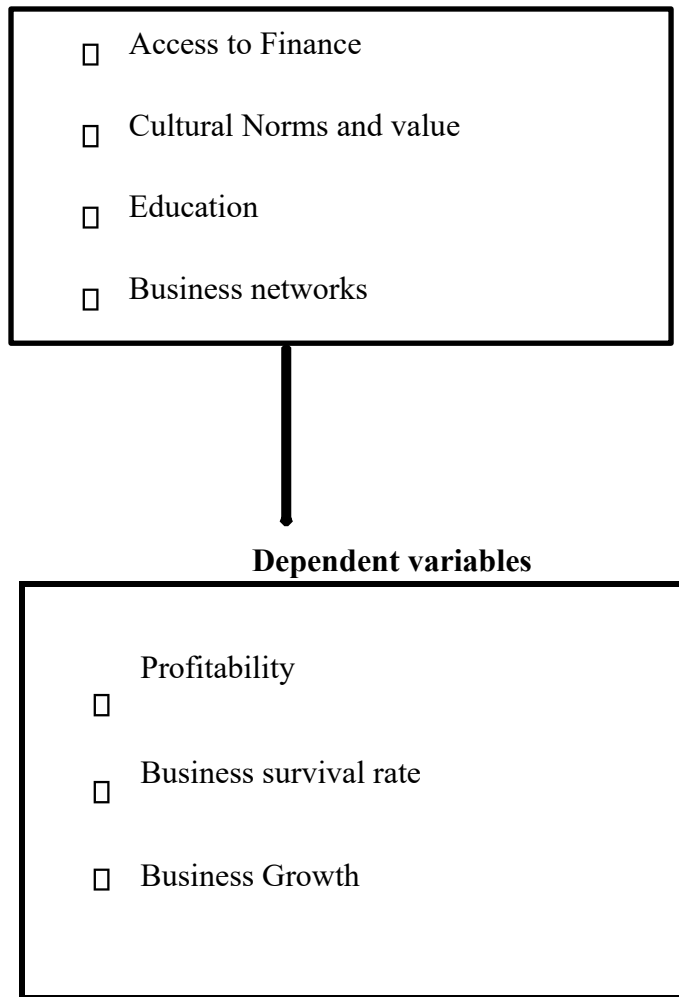
Maphosa & Sibanda (2023) conducted a qualitative study on the effect of social norms on women entrepreneurs in Zimbabwe. The results indicate that social norms have led to a lack of involvement in male-dominated industries, low access to business networks and mentorship, and lack of growth into lucrative business segments. Moreover, the balance of business and home has been challenging to keep, and in rural areas, women require permission from their husbands before carrying out financial transactions. The study recommends policymakers and development agencies to collaborate with social and community leaders in promoting gender equality. Nevertheless, the research failed to compare small enterprises owned by men and women and the effect of cultural norms on the financial metrics of businesses.

2.3 Conceptive Framework

This can be observed from the conceptual framework where the interaction between the independent variable and dependent variables is presented. In addition, the conceptual framework explains how financial performance is decomposed into three dimensions: profitability, growth, and survival, while there are several control variables, which are: access to finance, culture, and education, and that help separate the effect of gender on financial performance.

Figure 1:CONCEPTUAL FRAMEWORK MODEL





Key

Source: Researcher's Own Construction (2026)

2.3.1 Independent Variable

Gender of Owner (Male vs Female): This is the main independent variable in the study. It refers to the gender of the SME owner, which is hypothesized to influence the financial performance of the enterprise. Gender influences access to resources, business networks, and opportunities, which in turn affect business outcomes such as profitability, growth, and survival.

2.3.2 Dependent Variables

Profitability refers to the ability of the SME to generate profit from its operations, measured through Return on Assets (ROA) and net profit margin. Gender may influence profitability through differential access to resources, business networks, and market opportunities.

Growth refers to the expansion of the SME in terms of revenue and employee numbers. Gender may influence growth through differential access to finance, training, and business networks that enable business expansion.

Survival Rate refers to the likelihood of the SME staying in business over time. Gender may influence survival rates through differential access to resources and support systems that enable business continuity.

2.3.3 Control Variables

Education refers to level of formal education and business training of the SME owner. Higher levels of education and business training are associated with better financial management and business performance.

Cultural Norms refer to the societal expectations and values that influence gender roles and behaviours. Cultural norms may influence women's access to business networks, markets, and resources, affecting their financial performance.

Access to Finance refers to the ability of entrepreneurs to obtain financial services from formal financial institutions. Better access to finance is associated with higher investment levels and better business performance.

2.4 Research Gap

Although, many researchers from different countries have tried to examine the influence of gender on the financial performance of SMEs, few have managed to specifically focus on Rushinga district. They mainly focused on urban areas forgetting that SMEs in rural areas like Rushinga are more disadvantaged due to poor infrastructures, roads and limited number of financial institutions like banks which affect their overall performance. They also focus more on access to finance, education and business skills whilst giving less attention to factors such as cultural norms and gender biases resulting to limited empirical

evidence that explains how gender affects the profitability, growth and survival of SMES operating within Rushinga district. This research seeks to fill these gaps that leads to increased empirical support needed by policymakers and other interested parties.

2.5 Chapter Summary

This chapter provided a brief of literature on the influence of gender on the financial performance of SMEs with specific reference to rural contexts such as Rushinga district. The chapter examined three theoretical frameworks: Resource Based View theory, the Triple Bottom Line theory and Social Role Theory. Also, empirical literature review examined four key studies conducted by various scholars, consistently finding that maleowned enterprises generally outperform female-owned enterprises in terms of profitability and growth due to disparities in access to finance, education, business networks, and cultural norms. The conceptual framework illustrated the relationships between gender, financial performance indicators, and control variables including education, cultural norms and access to finance. The gap analysis identified geographical, thematic, methodological, theoretical, and policy gaps in existing literature, particularly the limited research in rural contexts and inadequate integration of multiple factors influencing gender and SME performance. This study aims to address these gaps by providing empirical evidence on the influence of gender on SME financial performance in Rushinga district, employing a mixed-methods approach and integrating multiple theoretical perspectives to inform policy and practice in rural Zimbabwe.

CHAPTER THREE

RESEARCH METHODOLOGY

3. 0 Introduction

This chapter outlines the research methodology used to examine the influence of gender on the financial performance of SMEs in Rushinga District, Zimbabwe. It describes the research design, study area, research approach, target population, sampling techniques, sample size determination, data collection methods, research instruments, data analysis

procedures, validity and reliability measures, and ethical considerations. The aim is to ensure reliability and validity in assessing how gender influences key SME financial performance indicators. This study used mixed-methods approach combining both qualitative and quantitative strategies to provide comprehensive understanding of the research phenomenon.

3.1 Research Design

Research design is a plan and structure of the investigation, the methods used to collect and analyze data and the procedures for interpreting the results (Creswell etc. 2022). Saunders, Lewis and Thornhill (2023) argued that research design is a general plan that outlines how research questions can be answered, including appropriate data collection and analysis tactics. This study adopted both qualitative and quantitative methods during research. The qualitative method helped the researcher in describing and analyzing the characteristics of male and female entrepreneurs and their impact on business performance, whilst the quantitative method allowed the researcher to analyze the relationships between gender and financial performance. Quantitative method involved collecting numerical data from owners of SMEs through structured questionnaires.

3.2 Research Philosophy

The researcher used pragmatic approach to examine the influence of gender on the financial performance of SMEs in the district. It focuses on finding practical solutions to real-world problems and encourages researchers to use methods that best help to answer the research questions rather than strictly following research traditions. According to Creswell and Plano Clark (2022), pragmatism allows researchers to combine both quantitative and qualitative methods in order to gain deeper understanding of complex social and economic issues.

The relationship between gender and the financial performance of SMEs involves measurable outcomes and human experiences. Quantitative data s like business profits, sales levels and growth rates can help to determine whether there are performance

differences between male and female-owned SMEs. Qualitative information is also crucial for understanding issues such as access to finance, management skills, cultural expectations and decision-making roles that affect how businesses are run by men and women. This practical approach produces findings that can assist policymakers, development organizations, and local authorities in designing strategies to support growth and performance of entrepreneurs in rural areas like Rushinga District.

3.3 Research Approach/Research Paradigm

This study adopted both qualitative and quantitative methods to examine the influence of gender on the financial performance of SMEs in Rushinga district. Combining these approaches provides a more comprehensive and reliable understanding of the relationship between gender and financial performance indicators

The quantitative approach helped the researcher to focus on testing theoretical relationships using numerical data. Creswell and Creswell (2022) argued that quantitative research is effective for testing hypotheses and establishing relationships among variables. It uses financial data obtained from SME owners through structured questionnaires and surveys. The researcher also analyzed trends showing differences in financial performance of different gender. This approach allowed the researcher to ensure better reliability and generalizability of findings across the SME sector.

The qualitative approach involves reviewing policy documents, council reports, and conducting document review to find reasons and factors behind statistical relationships between gender and financial performance of SMEs. This approach helped in providing deeper understanding of gender-related outcomes, explaining behavioural and institutional changes, added context to quantitative results. It helps interpret meanings and contextualize statistical findings (Creswell and Creswell, 2022).

3.4 Targeted Population

The research targeted all registered and unregistered SMEs operating within district using information obtained from Rushinga rural District Council. This includes SMEs operating in sectors such as retail, agriculture, transport, and small-scale manufacturing. The study specifically focuses on male and female-owned SMEs aiming to examine the influence of gender on their financial performance. The targeted population is estimated to be four hundred and forty-nine (449) based on estimates from key departments and records from Rushinga Rural District Council. This population includes both registered and unregistered SMEs, ensuring all parts of the SME sector in the district. The researcher chose this population because it provides a representative sample of SMEs operating in the district and allows for meaningful comparison between male and female-owned enterprises.

3.5 Sample size

The researcher used Yamane's formula to determine the study sample size which is $n = N / 1 + N(e^2)$, Yamane (1967). This was to make sure that the sample used would be able to represent the whole population, considering 95% confidence level and margin of error of 10% was desired. The formula is widely used in research for calculating the appropriate sample size from a known population when a 95% confidence level and a 10% margin of error are preferred. Below calculations show how the study sample size was obtained:

Where:

Yamane Formula - $n = N / 1 + N(e^2)$ $N =$
total population for the study $n =$ required
sample size $e =$ margin of error (expressed
as decimal)

Calculations were calculated as shown below:

Population (N) = 449

Margin of error = 0.10

$$n = 449 / 1 + 449(0.10^2)$$

$$n = 449 / 1 + 4.49 \quad n =$$

$$449 / 5.49 \quad n = 81.79$$

The researcher rounded the figure to the nearest whole number so the sample size was eighty-two (82). This sample size was reliable to obtain the information about the influence of gender on the financial performance of SMEs in Rushinga District. To account for potential non-responses or incomplete questionnaires, the researcher added a buffer ensuring that even if some questionnaires were not returned or were invalid, the final usable sample would still meet or exceed the required 82 participants.

3.5. Sampling Technique

The researcher used stratified random sampling and purposive sampling to ensure expert insight and broad representation. Purposive sampling was used to select two (2) key informants from Rushinga Rural District Council: one from planning department and one from the finance department. These two individuals were chosen due to their specific administrative roles and professional oversight of local business developments.

For examining gender's influence on financial performance, the remaining study population was divided into two categories: registered and unregistered SMEs. From these categories, eighty (80) participants were chosen: forty (40) from each group. Seventy (70) of them were given questionnaires and the remaining ten engaged in a survey with stratified random sampling applied within the groups so as to ensure that the sample reflects the diverse operational realities of businesses. According to Saunders, Lewis and Thornhill (2023), combining stratified sampling and simple random sampling increases the accuracy of research findings and ensures balanced representation of different groups. This dual

method approach minimizes selection bias and captures how gender-related factors impact financial outcomes across both formal and informal business sectors, resulting in enhancement of validity and depth of research findings.

3.6 Research Instrument

Research instruments used during the study were document review and structured questionnaires (survey questionnaires). The purpose of using these instruments is to obtain information on how gender influences the financial performance of SMEs in the district.

Document Review involved documents that contain business license and registration records, council revenue records, development plans and economic reports, market stall allocation records, and finally SMEs support program reports. Reviewing these documents has an advantage because it usually provides reliable information and allows verification of information obtained from questionnaires. It was done at Rushinga Rural District Council and also to authorized SMEs. Verified documents includes financial statements, income records, sales records, and other accounting documents that capture information about the performance of the businesses. This method helped in understanding the financial indicators such as revenue levels, profit margins, and financial growth of SMEs in the district.

The researcher used questionnaires to collect information regarding business characteristics and factors that influence financial performance such as revenue, profit margins, access to finance, and gender-related issues in business. The questions were closed-ended questions measured using a Five-point Likert scale allowing respondents to indicate their level of agreement and disagreement (Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree). This format made it easier for the researcher to quantify responses and analyze them statistically. According to Zamzuri et al. (2021), questionnaire validation and reliability analysis are essential for ensuring that research instruments accurately measure intended constructs. The questionnaire was self-administered so that participants would complete it at their own time without researcher influence.

3.7 Data Collection Procedures

Data collection procedures refers to steps taken to obtain relevant information from the selected respondents and apply research instruments. The researcher followed clear and systematic procedures to ensure reliable and relevant data. Ponchio, Barth and Zambaldi (2021) highlighted the importance of using appropriate data collection methods in business research, noting advantages such as time-saving, cost reduction, and simplified data processing.

The researcher firstly sought permission from Rushinga Rural District Council authorities and other SME associates to ensure ethical research and voluntary participation. A formal university letter explained the purpose of the study and requesting permission to collect data.

Selection sample of SME owners comprised of both males and female entrepreneurs to ensure gender equality. This made the findings reliable and reducing selection bias. The questionnaires were distributed electronic means either through WhatsApp or email depending on the comfortability of the respondent.

The researcher conducted a face to face survey to some of the SME owners so as to obtain additional responses and clarify on the research study. Lastly, the researcher conducted document review of relevant records that had information on SME performance such as financial records and council reports. The researcher carefully checked on the completeness of the responses of the selected sample through rechecking the questionnaire. This supported completeness and accuracy of the study, contributing to more understanding of how gender is influencing the financial performance of SMEs in Rushinga District.

3.8 Data Presentation and Analyses Procedure

The research comprised of both quantitative and qualitative data analysis techniques to examine the influence of gender on the financial performance of SMEs in Rushinga District. Quantitative data was obtained using surveys and questionnaires whilst qualitative data was obtained using document review technique. After gathering data, questionnaires

were first checked for completeness and accuracy to ensure there were no missing responses. All errors were corrected and incomplete questionnaires were excluded.

The researcher did data coding and organization where responses were assigned numerical values. For instance, Strongly Agree was coded as 5, Agree as 4, Neutral as 3, Disagree as 2, and Strongly Disagree as 1. This made it easier to input data into statistical software such as Statistical Package for the Social Sciences (SPSS) and Excel for analysis. SPSS was chosen because it is a standard tool for quantitative data analysis and is well-suited for handling large survey data sets (Pallant, 2020). The data was cleaned by screening missing values and outliers to ensure the quality of the data before analysis.

The information collected was presented in the form of tables, graphs, and content analysis for the purpose of transparency. Rudolph and Zacher (2021) emphasized the importance of making better use of descriptive statistics in research presentation. Descriptive statistics including frequencies, percentages, means, and standard deviations were used to describe the characteristics of the respondents and their responses. The researcher also used inferential statistical analysis to test relationships between the variables. The significance level was set as $p < 0.05$ for all statistical tests. Below table is a summary of the ways that the research findings were presented for more transparency.

Table 3.1: summary of ways of presenting findings

Data collection Technique	Type of Data	Analyses method
Document Review	Qualitative	Content analyses
Structured Questionnaires (survey Questionnaire)	Quantitative	Tables, graphs, descriptive and inferential statistics

3.9 Data Validity and Reliability

According to Silva (2024), data validity refers to whether the data collected accurately reflects the problem. Data Reliability according to Moses (2025) is the degree to which data remains accurate, complete, and consistent over time and across various conditions. Validity and reliability were guaranteed in the research because of use of qualitative and quantitative methods.

3.9.1 Validity and Reliability of the Quantitative data

The questionnaires and survey were done in a way that provided information about the influence of gender on the financial performance of SMEs in Rushinga District. Below is how the researcher tried to show validity and reliability:

Content Validity: The researcher insured that the survey covered all aspects that have anything to do about gender and how it affects the financial performance of SMEs. This was done by conducting a proper literature review and consulting other experts in this area of gender. The questionnaire was also subjected to content validity by sharing it with the research supervisor who is an expert in the field of gender and SME research. The feedback was used to refine the questions, resulting in ensuring that the questionnaires accurately covered all necessary components of the study and that no vital dimensions were left out (Taherdoost, 2016). Also, questionnaires included all necessary information that was important to ensure that the responses given by the respondents made it easy to identify what is causing gaps in the financial performance of SMEs in relation to gender.

Construct Validity: structured questionnaires were designed to measure the theoretical concepts underlying the study. The questionnaire item were developed from the Liberal Feminist Theory, Triple bottom Theory and Social Role Theory to ensure construct validity because it forms a strong theoretical foundation of the research.

3.9.2 Validity and Reliability of the Qualitative Data

Triangulation: The researcher compared the research findings from the documents or reports that were reviewed with other data sources such as information obtained from the

survey to make sure the information is valid. The independence of these sources caused a decrease in the dependence on any of them and increased the strength and validity of the conclusions.

Data Saturation: To increase the reliability of the document review process to the study, the researcher reviewed all helping documents and reports repeatedly until there were no new insights emerging. This ensured that the data collected was comprehensive and complete.

Rich Description: The researcher provided specific details and a good description of kinds of reports that were needed during the document review and range of years that would help to find the effect of gender on the financial performance of small and medium enterprises in Rushinga.

3.10 Ethical Consideration

Ethical considerations were observed throughout the study to protect the rights, dignity, and well-being of participants. According to Creswell and Creswell (2022), ethical research requires respect for participants, honesty in data collection, and protection from harm, while Saunders, Lewis and Thornhill (2023) emphasized integrity and transparency in the research process.

Permission to conduct the study was obtained before data collection, and informed consent was secured from all participants. Respondents were informed about the purpose of the study, the nature of their participation, and their right to withdraw at any stage without penalty, ensuring voluntary participation.

Confidentiality and anonymity were maintained by protecting participants' identities and ensuring that personal information, business identities, and financial details were not disclosed. Data collected were stored securely and used strictly for academic purposes, consistent with Bryman (2016). The researcher also respected the cultural values of the study area during data collection.

The study avoided causing harm by ensuring that questions did not create psychological distress or require disclosure of sensitive business information. Participants were free to skip questions they were uncomfortable answering. Honesty and integrity were maintained throughout data collection and reporting by accurately recording responses without

manipulation, and all findings were presented truthfully for academic purposes while protecting the rights and dignity of participants.

3.11 Summary

This chapter provided a comprehensive account of the methodology used to conduct the study on the influence of gender on the financial performance of SMEs in Rushinga District, Zimbabwe. It explained the research design, describing how a mixed-methods approach combining both qualitative and quantitative methods was employed. The study area of Rushinga District was identified, and the pragmatic research paradigm was adopted to guide the investigation. The target population was identified as 449 SME owners in the district, with a sample size of 82 calculated using Yamane's formula. A combination of stratified random sampling and purposive sampling was used to select participants. The research instruments included document review, questionnaires, and surveys to collect comprehensive data. The data collection procedures were outlined, including permission seeking, questionnaire distribution, and document review. Data presentation and analysis procedures were described, including use of SPSS and Excel for quantitative analysis and content analysis for qualitative data. Steps were taken to ensure validity and reliability through content validity, construct validity, triangulation, data saturation, and Cronbach's Alpha testing. Finally, ethical considerations were discussed, including informed consent, confidentiality, anonymity, and data protection.

CHAPTER 1V

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter below contains a clear analysis of the data collected during the research on the influence of gender on the financial performance of SMEs in Rushinga district, Zimbabwe. To bring a clear understanding of the study. The researcher used a mixed method: quantitative and qualitative method. This chapter will start by giving a well detailed data presentation procedure. There will be presenting of data through use of presentation tools and techniques that includes tables and graphs.

4.1 Response Rate

Table 4.1: Response rate of questionnaires distributed during the study

	frequency	Rate
Questionnaires distributed	70	100%
Questionnaires returned	65	93%
Questionnaires unreturned	5	7%
Total	70	100%

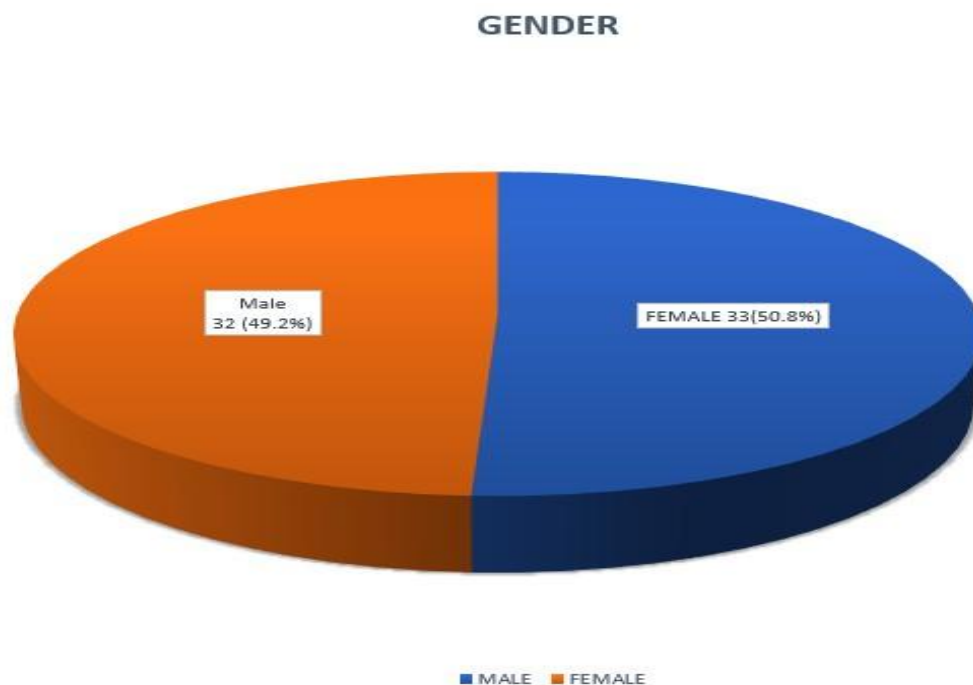
Source: Primary data (2026)

Basing with the response given by the selected sample to answer questionnaires as shown by the table 4.1, the validity and dependability of the findings from the research is not questionable. The questionnaires were distributed to seventy individuals and sixty- five of them responded, giving a percentage of 93% of the total sample.

4.2 Demographic Profile of Responses

The first section of the questionnaire comprised of the characteristics of the respondents. This includes their gender, age and years of experience in business. These characteristics were essential because they gave important information about the kind of participants whose views formed the basis of the quantitative findings.

4.2.1 Gender of Participants



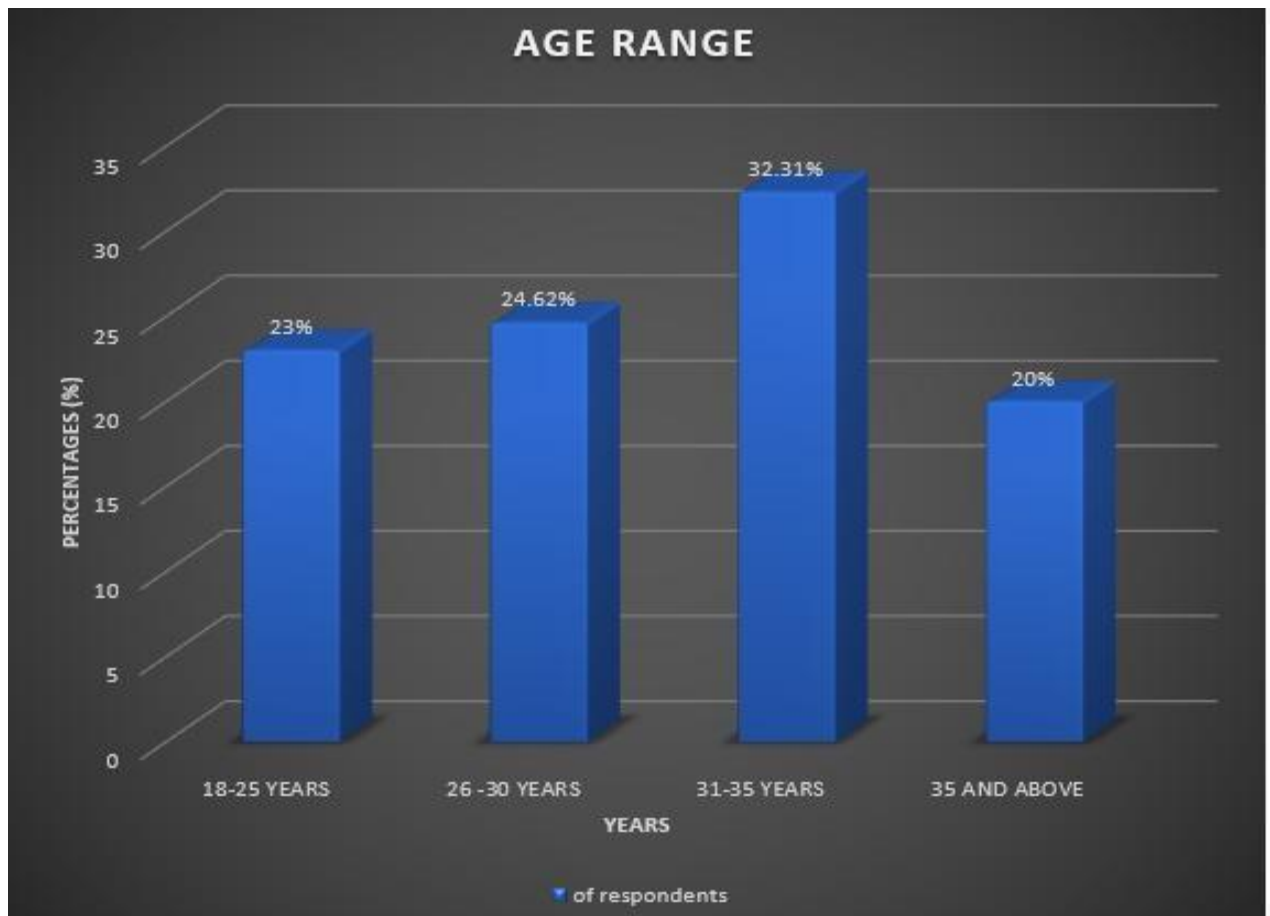
Source: Primary data 2025

Figure 4.1 shows that 49.25% of the respondents were males and 50.8% of the respondents were female. This shows that the study was done considering almost equal participation of female and male representatives resulting in enabling the study to consider perspectives of

Figure 4.1: Gender distribution of respondents both male and female owned SMEs rather than relying on ideas of one gender. This also strengthened the comparison of gender related experiences in terms of accessing finance, education, business networks and cultural expectations.

4.2.2 Age of Participants

Figure 4. 2:Age range of Participants



Source: Primary data (2026)

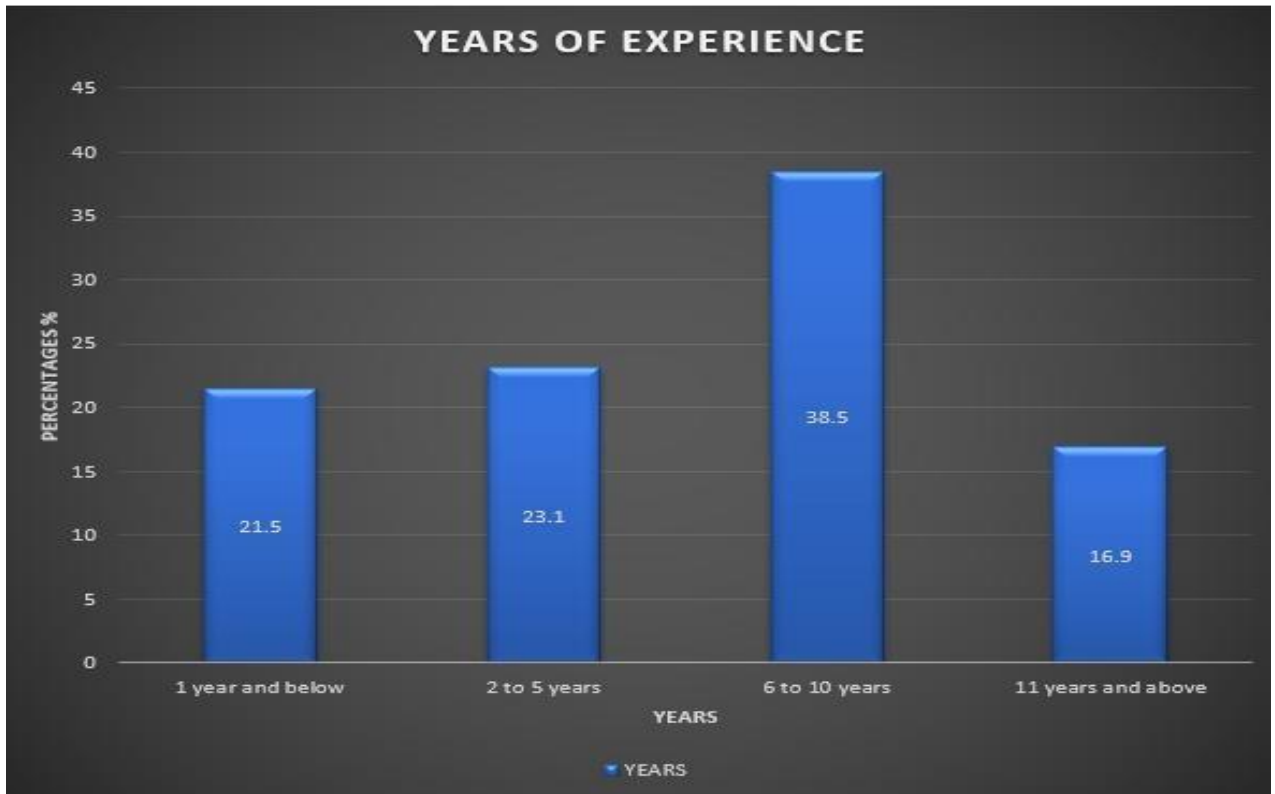
The age ranges from 31-35 years indicated the highest response rate constituting a percentage of 32.31% of the total number of those who responded. Followed by aged group from 26-30 years who had 24.62 % then 18-25 years responded for about 23% of the total number of respondents. Lastly 20 % of the total number of respondents were those who range from 35 and above. This indicated that this study considered different age groups so

as to capture different views from entrepreneurs basing on their levels of maturity and experience in business. This idea of using different age groups was important for it helped to understand different business experiences and their exposures to different financial institutions, markets and business networks.

4.2.3 Years of experience

Below graph shows the years of experience as a small and medium entrepreneur.

Figure 4.3: Years of entrepreneurial experience



Source: Primary data (2026)

The majority of the respondents (38.5%) have a working experience in the field for about 6 to 10 years as shown in figure 4 diagram. Followed by 23.1% from those who have working experience of 2 to 5 years then 21.5% from those who have a year and below. Lastly 16.9% was from those with 11 and above years in business. This shows that most of the respondents had several years in business of SMEs giving them the ability to give better views on the financial performance, access to finance and other gender related problems.

Also using new and experienced business owners allowed the researcher to capture different experiences within the SME sector.

4.3 Findings based on the objectives of the study

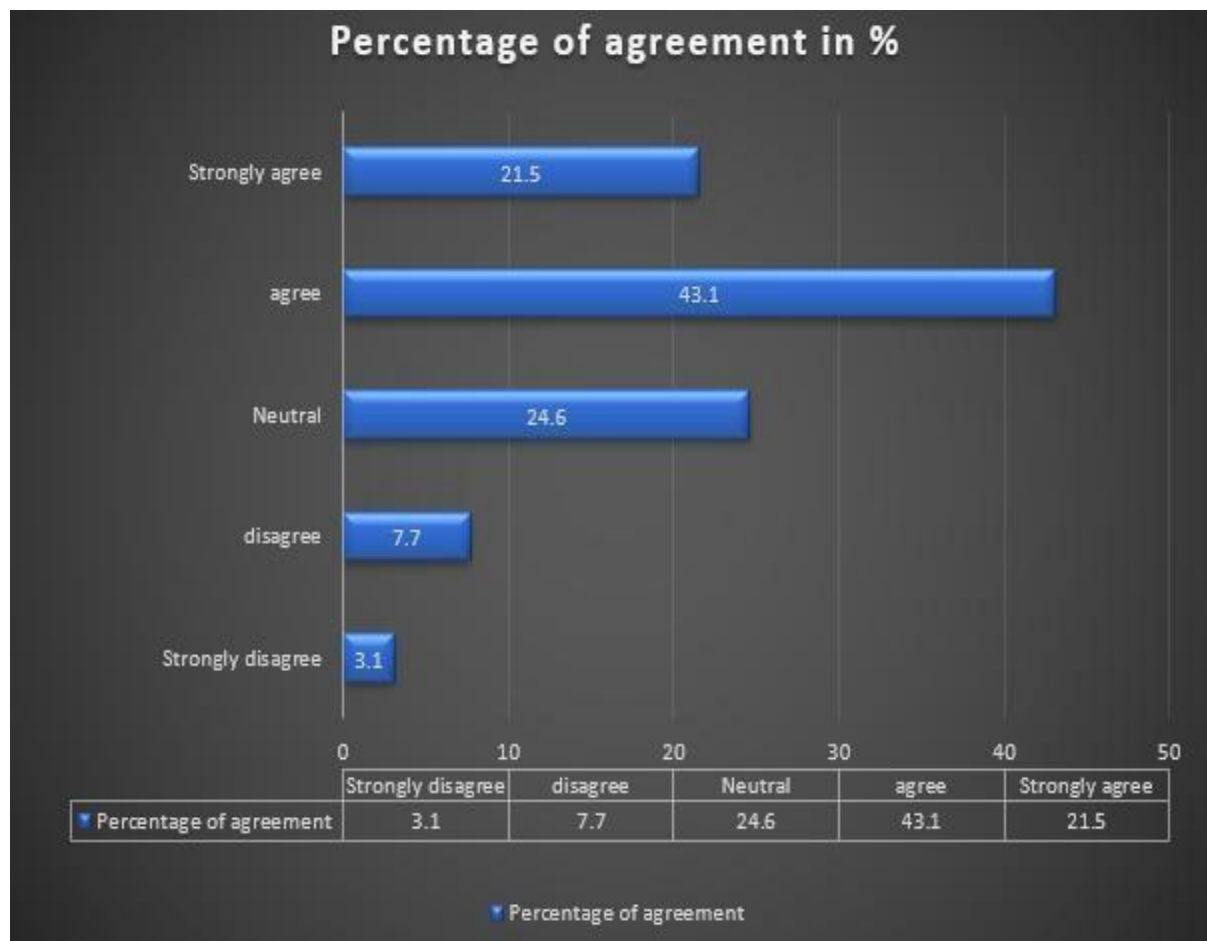
Below findings shows the findings basing with the objectives of the study.

4.3.1: Objective One: To compare the financial performance of male and female owned SMEs.

The objective was to compare the financial performance of male and female owned SMEs in terms of profitability, revenue growth and survival rate.

Figure 4.4: Impact of gender on financial performance of SMEs

Question: Gender has a greater impact on the financial performance of SMEs in Rural areas such as Rushinga district.



Most of the respondents basing on their experience in the business they gave a positive response. Whereby the respondents on the 'agree' category have 43.1% and those who strongly agree to the idea of gender having a contribution to their financial performance are 21.5%. This provides the evidence that most entrepreneurs perceive gender having a meaningful impact on the business outcomes. Also, there is a group of about 24.6% of the respondents remained neutral. These people they do not support the fact that gender on its own can have impact on the financial performance of the business without other driving factors such as lack of access to capital and networks. This finding is consistent to the literature review in chapter two that states that differences in resources, financial literacy and business opportunities contributes to differences in SME financial performances. However, there is also a small group of respondents of about 7.7% of the total respondents who disagreed and 3.1 % strongly disagreed. This made the research to have an idea that the issue gender is not affecting everyone in the district.

Figure 4.5: Statistically significant difference on financial performance

Question: There is a statistically significant difference in financial performance between male owned and female owned SMEs in Rushinga.

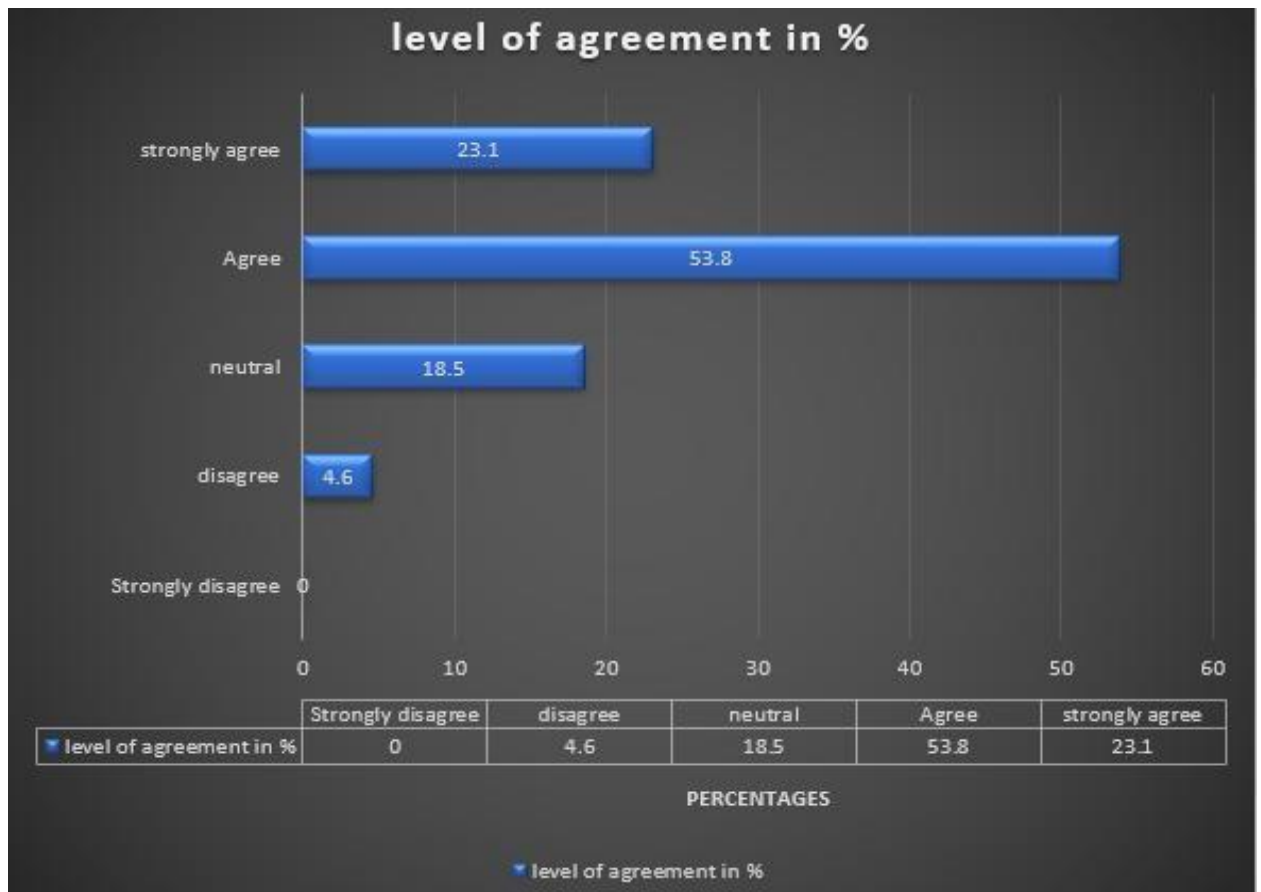
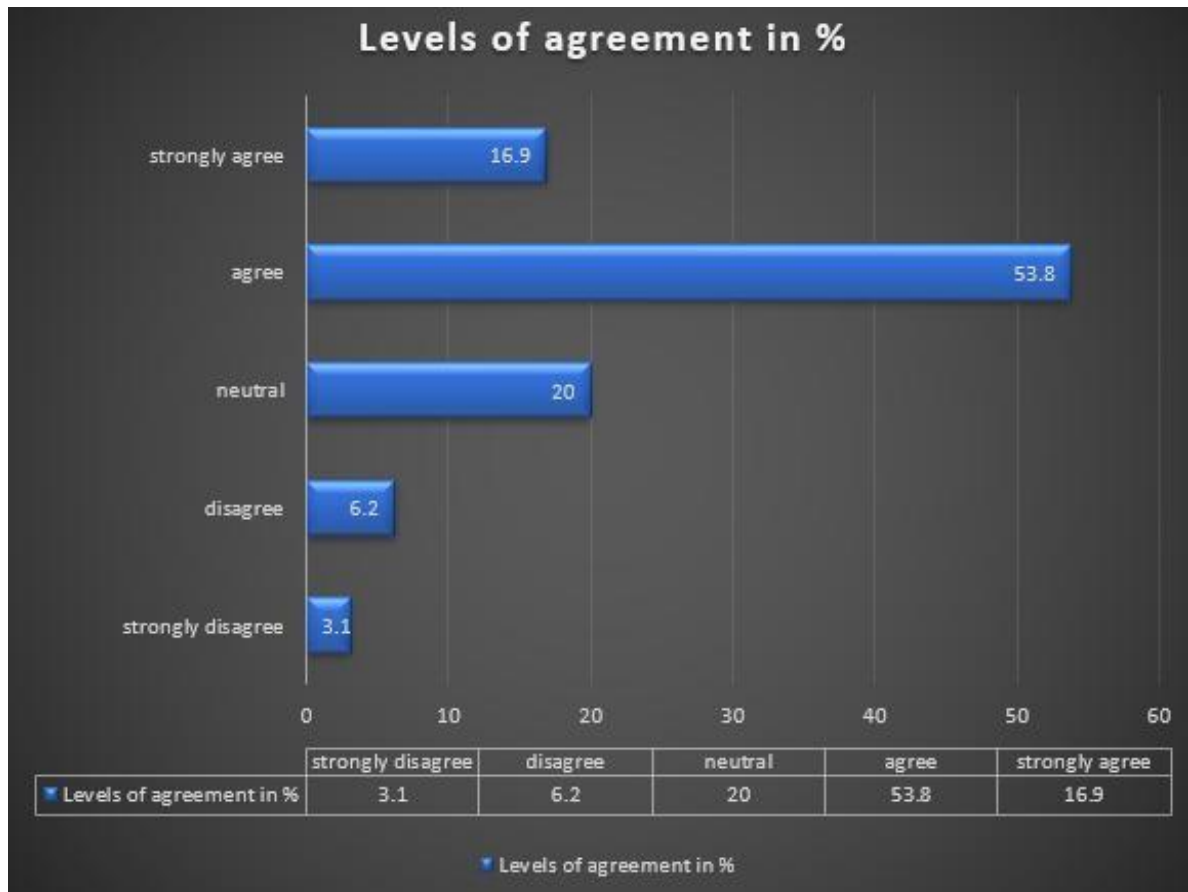


Figure 4.5 shows that 76.9% of the respondents agreed to the statement. 76.9% includes both those in the agreed category (53.8%) and those who strongly agreed (23.1%). 18.5% remained neutral to the issue and 4.6 % of the total respondents disagreed to that statement. However, none of them strongly disagreed to the statement. These results show a strong perception among respondents that financial performance differs according to the gender of SME owners. Findings indicates that gender is perceived to influence SMEs financial performance in Rushinga district. This supports the purpose of the study to identify if gender contributes to differences in profitability, growth and business opportunities.

4.3.2 Objective Two: Analyze the differences in access to finance and other resources

Figure 4.6: Women face difficult to penetrate in male dominated areas due norms

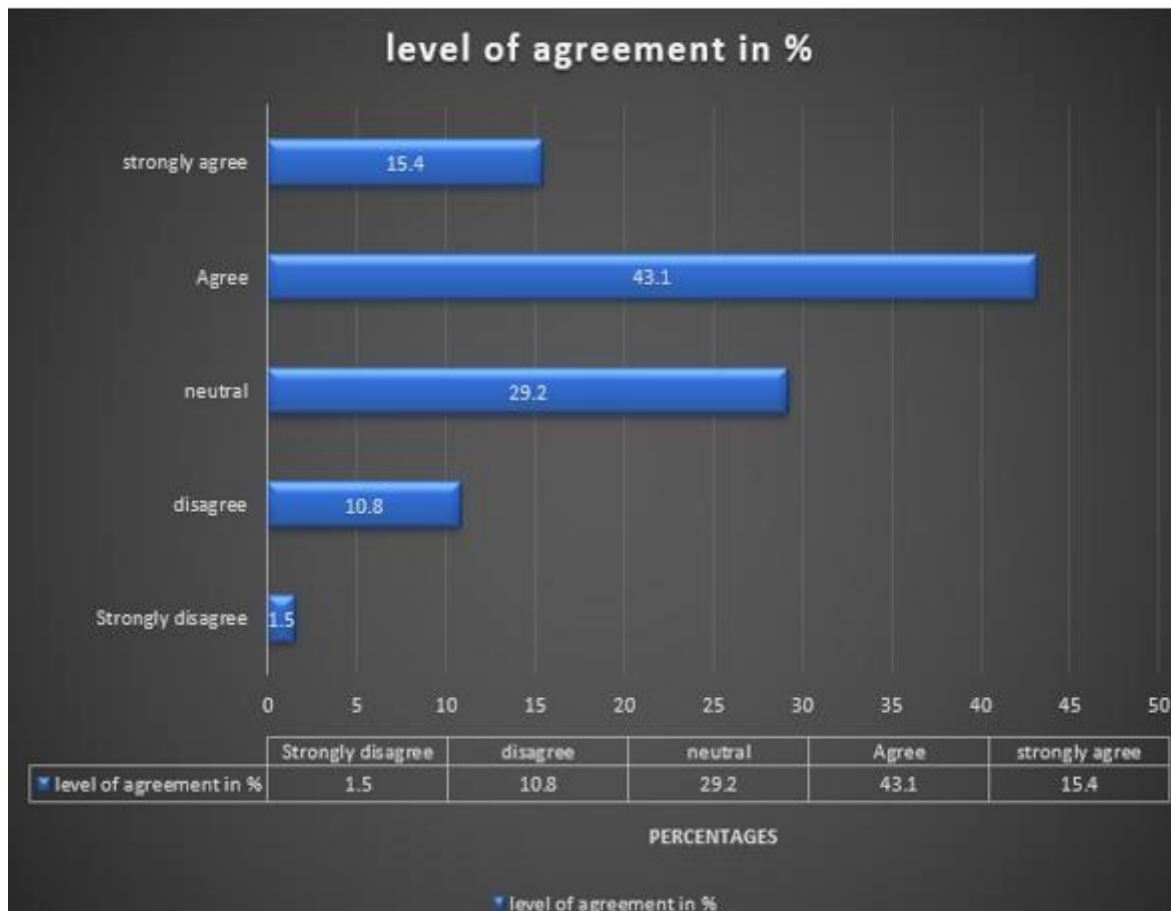
Question 2: Women owned SMEs face difficult to penetrate in areas with man even though they have great opportunities for them to expand their businesses and increase profitability due to norms and values.



70.7 % of the respondents agreed that female owned SMEs are finding it hard to penetrate in male dominated circles due to the prevailing norms and values. This percentage consist of both: the agree category (53.8) and those who strongly agreed (16.9). 20% of the respondents were neutral on this issue and 9.3 % of the total respondents disagreed. Results shows that cultural and social expectations are still restricting women’s participation in some profitable business areas in the district. These restrictions lower the ability of women owned SMEs to access customers, markets and networks which affects their profitability. These finding supports Maphosa and Sibanda (2023) who found out that social expectations can restrict women’s access to business and opportunities.

Figure 3.7: Male enterprenuers have greater access to external finance than women

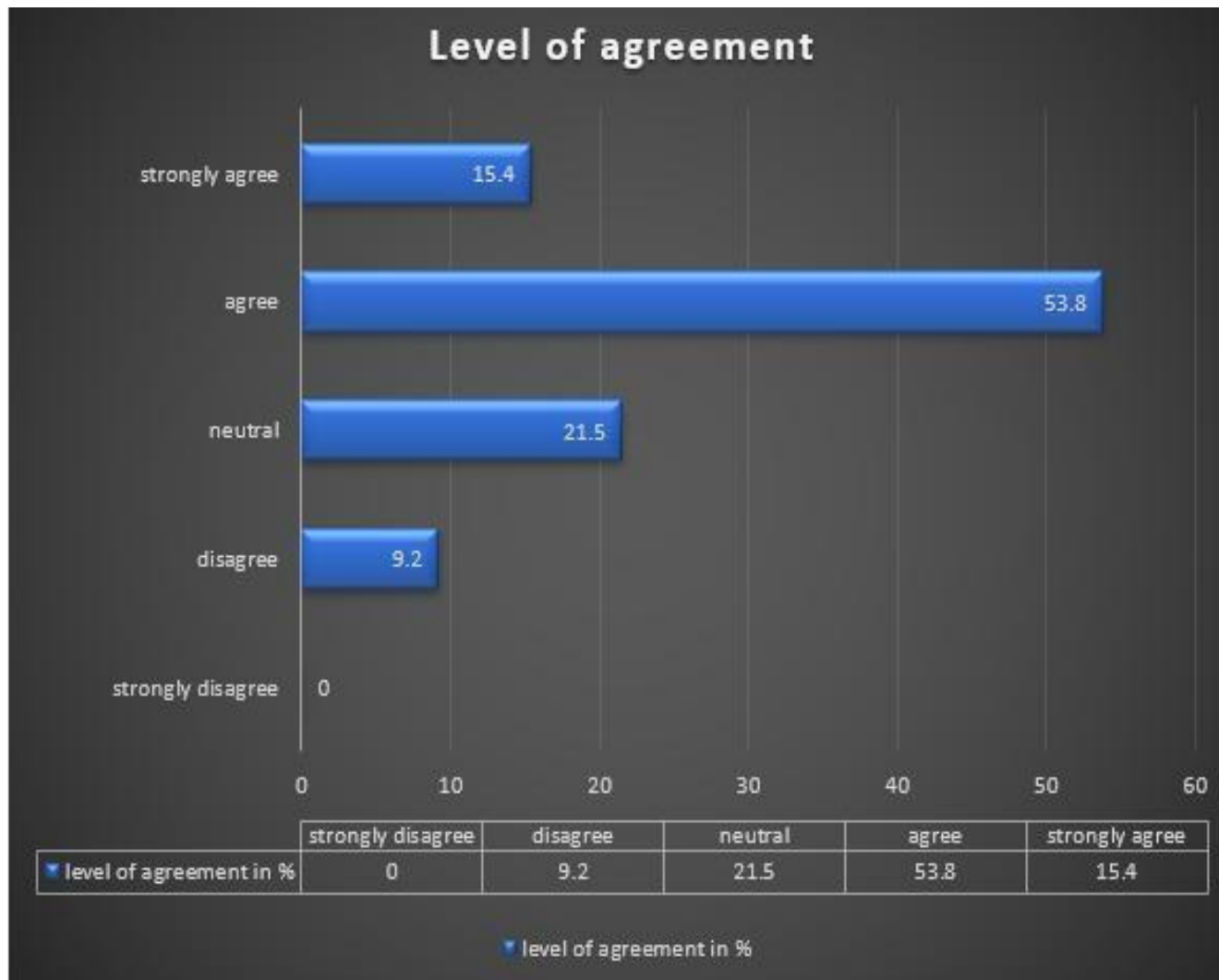
Question: Male owned SMEs in Rushinga district are likely to have more external financing than women owned SMEs due to availability of collateral security.



The results show that highest number of respondents (58.5%) agreed to the statement. 58 % both the agreed category (43.1%) and those who strongly agreed (15.4%). 29.2% of the total respondents remained neutral to this issue. The remaining 12.3 % of the respondents gave a negative response on the statement. This includes those who generally disagreed (10.8%) and those who strongly disagreed (1.5%) to the statement. This shows that collateral requirements also create significant barriers to female entrepreneurs because they limit their access to finance. Limited access to finance can restrict the amount of capital available to operate the business. This finding was supported by Fletcher Carter (2008) who reported that rural women may experience exclusion from formal credit markets.

Figure 4.8: Women depend on family relations and customer relations

Question: Women owned SMEs usually depend on family and customer relations when doing business so that they obtain capital and also continue surviving in business.



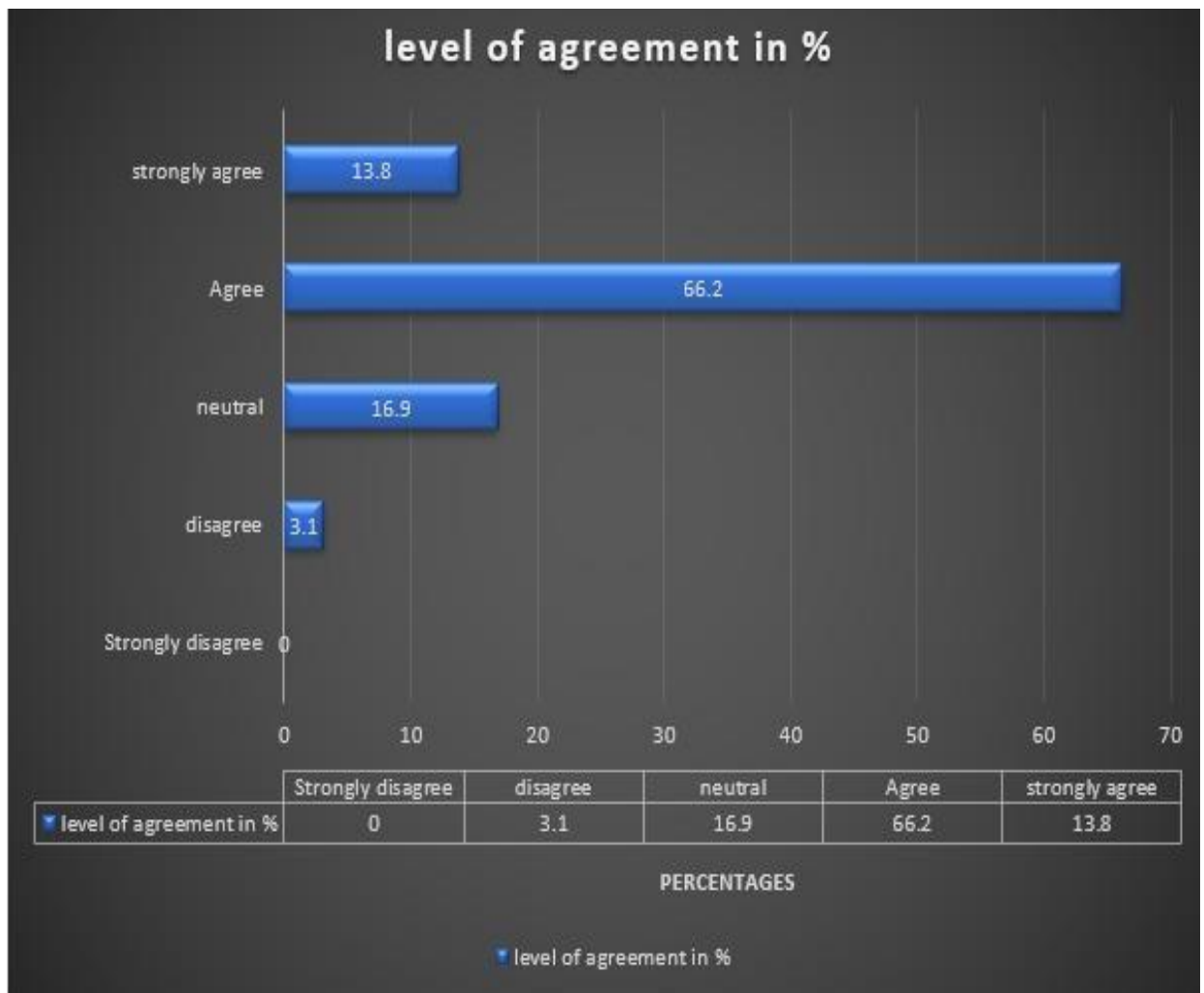
Findings show that 69.2% of the respondents agreed on the statement. 69.2% included both those in the agreed category (53.8%) and those who strongly agreed (15.4%). 21.5% remained undecided to the issue. They just choose to remain neutral but 9.2% of the total respondents disagreed to that statement. However, none of them strongly disagreed. This shows that social relationships are playing an important role in supporting female entrepreneurs in terms of capital and running the business. However, reliance on informal sources may limits capital for expansion of business. Also, informal sources contributes to differences in the growth, survival, profitability and growth of business depending on how

wealthy are the family members to support the business. This supports differences in financial performance of male and female SMEs

4.3.3 Objective three: Examine the influence of cultural norms and values

Figure 4.9: Gender diversity have impact on growth, survival and profitable

Question: Does gender diversity in business have impact on growth, survival and profitability of SMEs in rural areas like Rushinga district.



80% of the respondents gave a positive response to the statement: 66.2% of the respondents generally agreed to the statement and 13.8% strongly agreed. 16.9 % of the respondents were neutral to the statement. Lastly, 3.1% of the total respondents disagreed to the statement. However, none of the respondents strongly disagree with the issue. This shows that respondents consider gender diversity beneficial to the growth, survival and profitability to the SMEs. This is because of different opinions, experiences and perspectives that individual gender contributes in decision making of the business. This also shows that gender equality should not only be considered in terms of fairness but also as a potential contributor in improving business outcomes.

Figure 4.10: Gender biases impact access to funding

Question: Gender biases has a greater impact or contribution to lack of access to funding for SMEs in Rushinga.

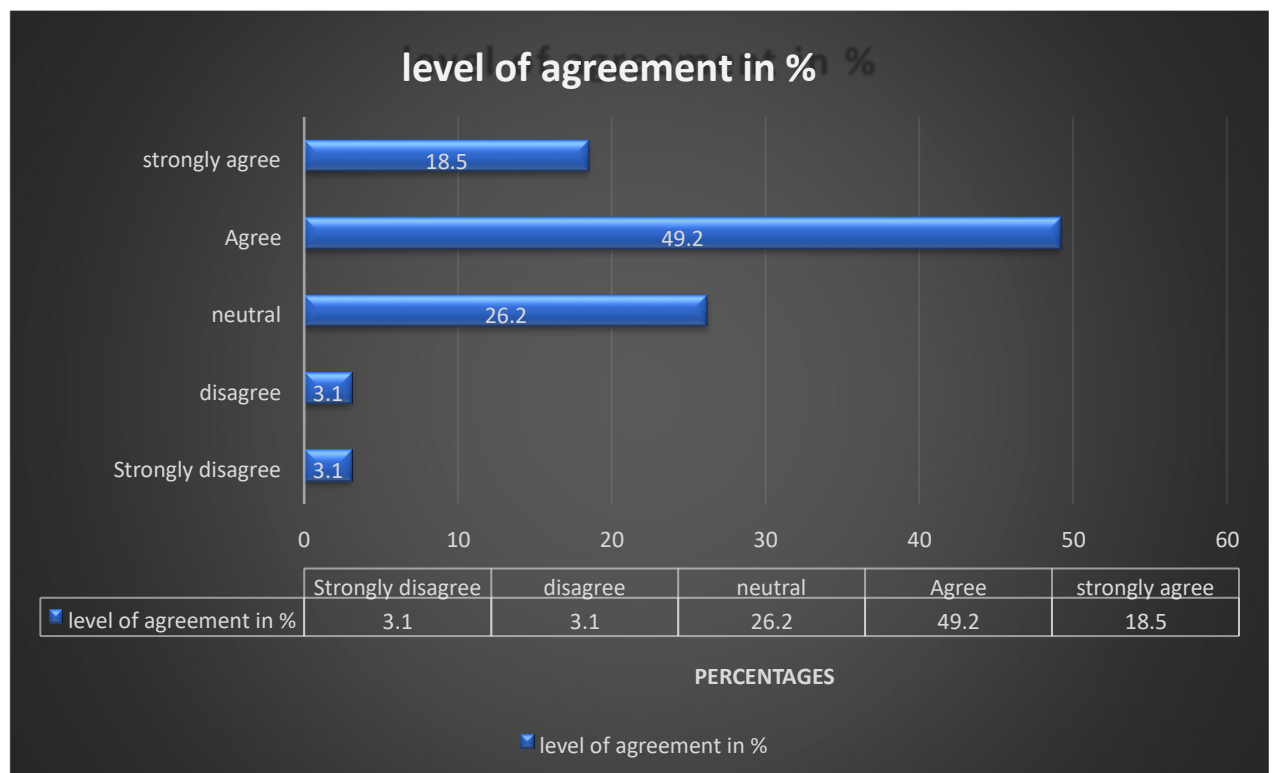


Figure 4.10 shows the level of agreement on the issue of gender biases having impact on the lack of access to funding for SMEs. Most of the respondents agreed to the statement. Those who agreed added up to 67.7% of the total respondents including those who strongly agreed (18.5%) and those in the agreed category (49.2%). 26.2% of the respondents remained neutral to the issue and 6.2% disagreed to the statement. 6.2% includes both those who just disagreed and those who strongly disagreed to the statement. These results show that gender bias is also considered to have a greater contribution to difficulties in accessing finance. This increases the existing inequalities because those entrepreneurs who affected by inadequate finance have fewer opportunities to expand their business.

Figure 4.11: legal Practices impact performance of SMEs

Question: Legal practices done in Rushinga district have a great impact on lowering performance of both male and female owned SMEs.

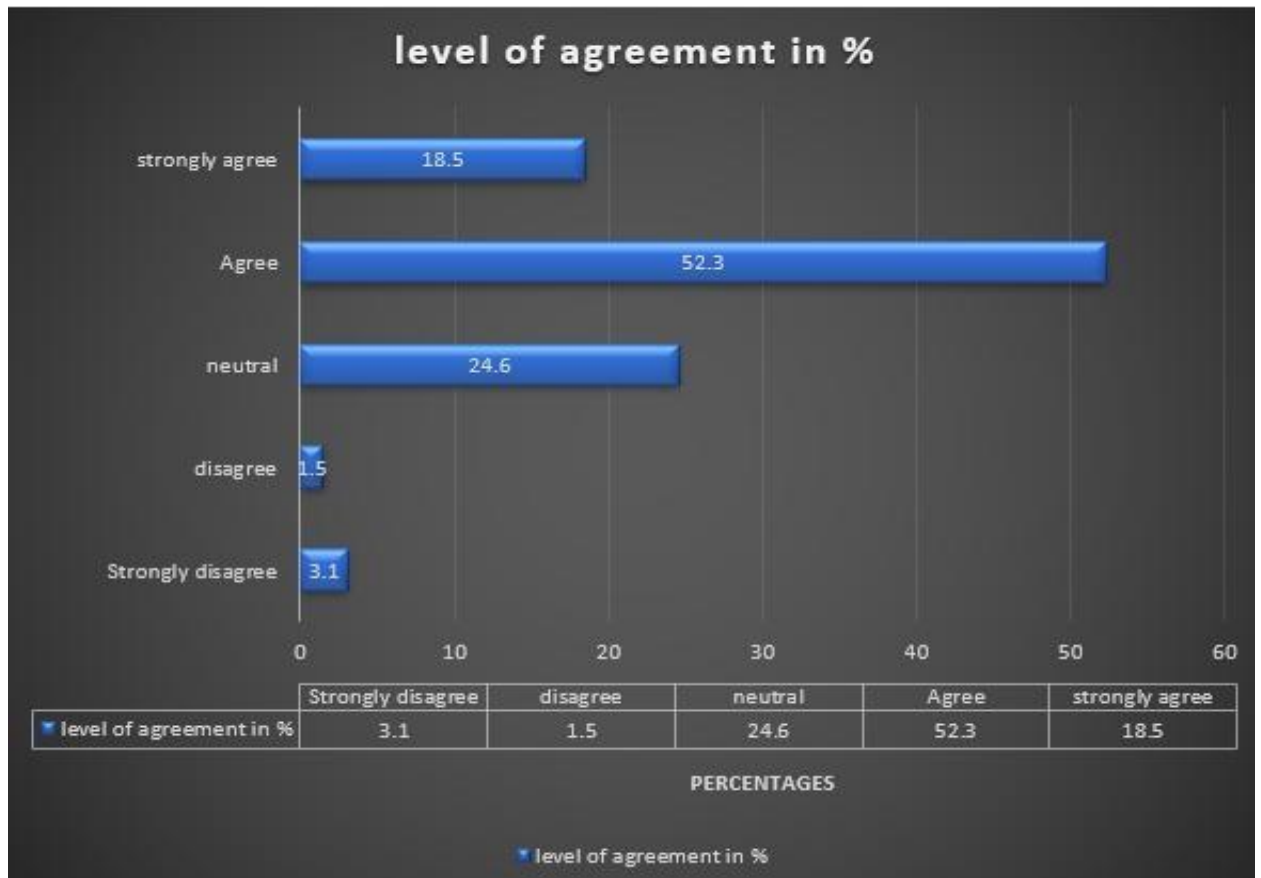


Figure 4.11 shows the primary data (2026) that the researcher had on the issue of legal practices in Rushinga district having impact on lowering the financial performance of male and female owned SMEs. The highest number of respondents agreed (70.8%) to the issue. This includes the agreed category (52.3%) and the strongly agreed (18.5%) bringing us to a total of 70.8%. 24.6% of the respondents were neutral to the issue and 4.6% of the respondents disagreed that the legal practices in the district are having impact the financial performance of SMEs. 4.6% includes those who disagreed (1.5%) and those who strongly disagree (3.1%). Basing from the results respondents consider legal practices in Rushinga district to have a contribution on their financial performance. This is because of regulatory requirements that are difficult or costly to comply, so small businesses face increased operating expenses and reducing the opportunities for growth. This finding shows that to improve the performance SMEs it requires more than just addressing financial constraints but also social and constitutional resources.

Figure 4.12: Women manage finance better than males

Question: When it comes to the conservation and management of finances, women are said to be good than man owned SMEs.

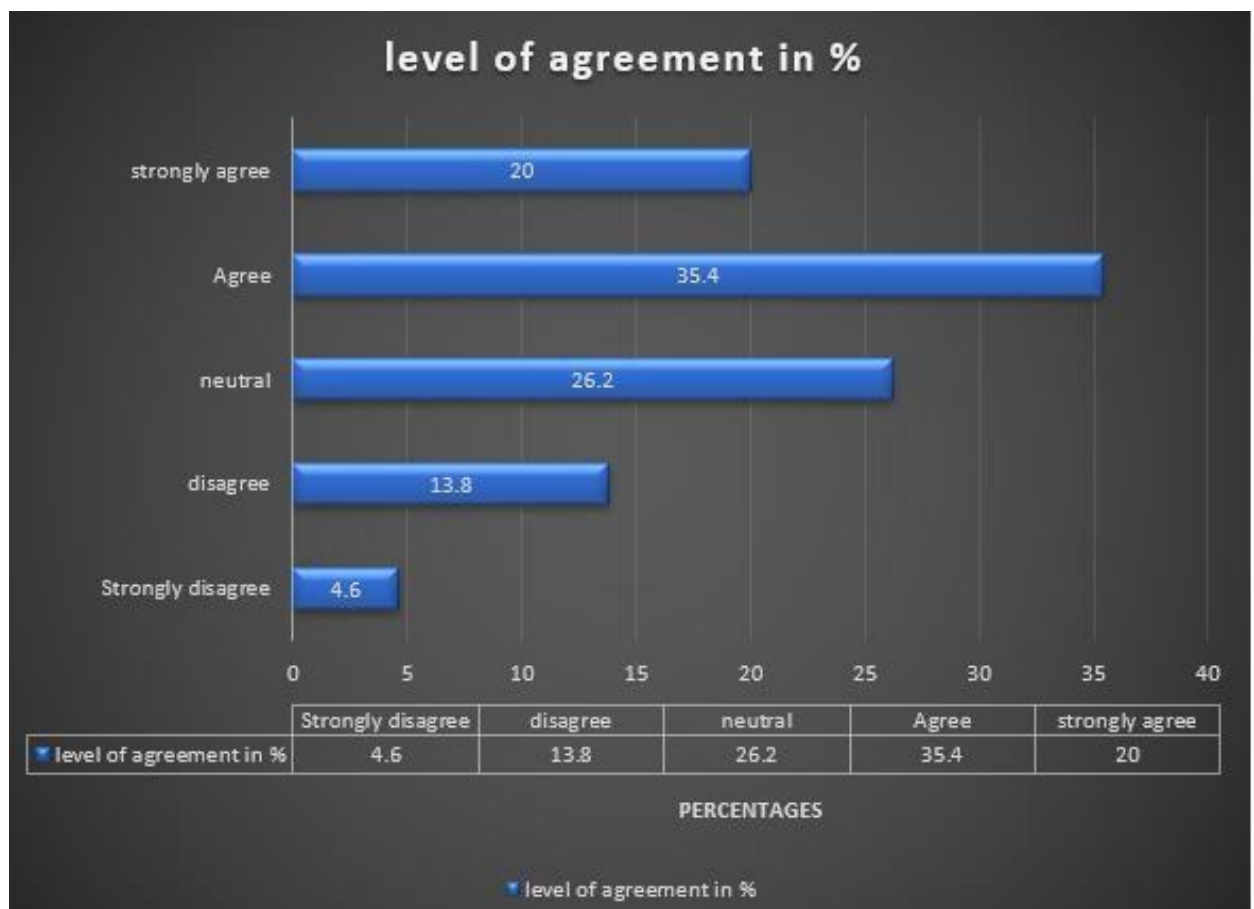


Figure 4. 12 indicates that 55.4% of the total respondents agreed to the statement of women owned SMEs having the ability to conserve and manage finances in business than man. This includes 20% of those who strongly agreed and agreed (35.4%). Those who remained neutral to the statement were 26.2%. However, 13.8% disagreed to the statement and 4.6 % strongly disagreed. The results show that majority expressed a positive perception on women's financial management ability. However, respondents did not have a uniform view some were neutral to the statement. This shows that they also acknowledge that man also have the capacity to maintain finances just like women.

4.4 Reliability of data

The researcher used Cronbach's Alpha to test for the reliability of the questionnaires. It consists of all nine study related questions.

Reliability Statistics

Table 4.1: Cronbach Alpha Statistics

Cronbach's Alpha	N of Items
.987	9

Source: SPSS output (2026)

Table 4.4.1 shows a coefficient of 0.987 measuring all the 9 questionnaire items. The value that was obtained using the Cronbach's Alpha was above the threshold of 0.70 showing that the questionnaire had a very high level of internal consistency and reliability. *Table 4.2: Item- Total Statistics*

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Gender has a greater impact on SMEs financial statements	30.08	44.791	.961	.984
Female owned SMEs manage finances better male owned	30.28	43.516	.946	.986
Male and female SMEs differ in financial performance	29.85	47.882	.932	.986
Gender diversity has impact on growth, survival and profitability	29.89	49.754	.904	.987
Male owned SMEs access external finance than female	30.20	45.850	.936	.985
Women face difficult to penetrate in male dominated area	30.05	45.670	.968	.984
Women owned SMEs depend on family and customer relations	30.05	47.013	.952	.985
Gender biases contribute to lack of access to funding of SMEs	30.03	45.999	.964	.984
Legal practices contribute on lowering performance of SMEs	29.98	46.484	.960	.984

Source: SPSS output (2026)

The table above provides a reliability analysis for each question regarding gender having an influence on the financial performance of SMEs in Rushinga district. From the analyses of the results, it shows that all values are ranging from 0.984 and 0.987. This shows that all values are above the threshold 0.70 which means the scale of each question is highly reliable. Each item does not affect the overall Cronbach's Alpha if any single item is removed. This indicate that all questions are contributing consistently to measure the influence of gender on the financial performance of SMEs in Rushinga. The most representative item on the set is "Gender have a greater impact on the SMEs financial performance" because it has the highest corrected item-total correlation (0.961).

4.5 Descriptive statistics

The table below shows the descriptive statistics on the views given by the respondents regarding the study topic of influence of gender on the financial performance of small and medium enterprises in Rushinga district, Zimbabwe. Through the use of SPSS model, the statistics includes minimum values, maximum values, mean scores and standard deviations obtained from 65 respondents. Five-point Likert scale was used to measure the findings whereby the higher mean scores represented stronger agreement to the given statement.

Table 3.4: Descriptive statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Gender has a greater impact on SMEs financial performance	65	1	5	3.72	.992
Women face difficult to penetrate in male dominated area	65	1	5	3.75	.919
Male owned SMEs access external finance than female	65	1	5	3.60	.932
Gender diversity has impact on growth survival and profitability	65	2	5	3.91	.655
Women owned SMEs depend on family and customer relations	65	2	5	3.75	.830
Male and female SMEs differ in financial performance	65	2	5	3.95	.779
Gender biases contribute to lack of access to funding of SMEs	65	1	5	3.77	.897
Legal practices contribute on lowering performance of SMEs	65	1	5	3.82	.864
Female owned SMEs manage finances better male owned	65	1	5	3.52	1.105
Valid N (listwise)	65				

Source: SPSS Output (2026)

The results show that most of the mean scores are above 3.5 which shows that most of the respondents agreed that gender have influence on the financial performance of SMEs in the district. Many respondents agreed that male and female differ in their financial performance because the statement holds the highest mean score (mean=3.95, standard deviation =0.779). Also, the statement of gender diversity having an impact on the growth, survival and profitability of SMEs had a strong agreement by respondents for it records a

high mean score (mean=3.91, standard deviation=0.655). This brought a suggestion that many respondents believe that gender diversity affects the performance and success of SMEs in the district.

The findings also further explained that there are social and legal factors that contribute to gender disparities in SMEs performance. This was support by the statement of legal practices in the district contributing in lowering performance of SMEs which have a mean score of 3.82 and standard deviation of 0.864. Also, gender biases contributing to lack of access to funding of SMEs which recorded a mean of 3.77 and a standard deviation of 0.897. These results show that gender related barriers negatively affect business operations and access to financial resources.

There are also findings that indicated that many respondents agreed that women in SMEs are facing difficulties in penetrating male dominated sectors. This was reflected by mean score of 3.75 and standard deviation of 0.919. They also agreed to the fact that women entrepreneurs depend on family and customer relations which have a mean score of 3.75.

Furthermore, the study also show that respondents agreed that male owned SMEs have a better access to external finances than women entrepreneurs in SMEs which have a mean score of 3.60 and standard deviation of 0.932. This brought a suggestion that financial institutions and funding opportunities are favoring male entrepreneurs than female entrepreneurs. Also, the statement of women having a better management skill of finances than males holds the lowest mean score of 3.52 and standard deviation of 1.105. This shows that the respondents have a different opinion on this statement.

4.6 Discussion the Findings

The research findings revealed that gender have a significant influence on the financial performance of SMEs in Rushinga district, Zimbabwe. This was indicated by strong agreement responds that was done by respondents on the issue of male and female owned SMEs performing differently in terms of profitability, growth and survival. The findings were supported by a recent research done by Molosiwa and Holland (2025) and Saharan et

al (2025) who highlighted that differences in access to resources, financial literacy and business opportunities contribute to variations in SME performance between men and women.

The findings also established that women in SMEs are facing challenges in penetrating male dominated areas due to norms and values existing in rural areas like Rushinga district. These norms and values are negatively influencing the women participation in profitable business opportunities. This was also supported by Maphosa and Sibanda (2023) who highlighted that social expectations limit women's access to business networks and opportunities.

The study results also show that male owned SMEs have better access to external financing than female owned SMEs because they possess collateral security required by financial institutions. This was once noted by Fletschner and Carter (2008) who argued that women in the rural areas are often excluded from formal credit markets. This limit to access funding affect women to operate at full potential of increasing profits or expanding businesses.

Furthermore, the findings indicated that women owned entrepreneurs rely on family support and customer relation for survival and capital generation. This shows that social relationships play an important role in sustaining women entrepreneurs in rural areas such as Rushinga. Most of the respondents agreed that gender diversity has influence on business growth, profitability and survival.

Lastly, the questionnaires used during the survey were reliable as indicated by the Cronbach's Alpha value of 0.987 which is above the acceptable threshold of 0.70. This shows that the findings which were obtained from respondents were dependable and consistent.

4.7 Conclusion

The chapter above presented, analyzed and discussed the findings of the research done on the influence of gender on the financial performance of small and medium enterprise in Rushinga district. It included discussion of response rate and findings obtained from the respondents. Also, there are demographic characteristics of respondents that were

mentioned in this chapter which includes age, gender and working experience. High response rate from the sample selected during the research reflected the reliability and credibility of the findings.

This chapter also examined the reliability of the instruments used to obtain data during the research which confirmed strong internal consistency and suitability of the study. The findings revealed that gender plays a significant role in influencing the financial performance of SMEs. The differences were obtained through observation of male and female owned enterprises in areas such as access to finance, business networks, education, survival and growth of businesses. Male owned enterprises tend to have a stronger financial performance than female owned SMEs in the district measured through revenue generation, profitability and business growth.

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CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter provides summary of findings, conclusions, and recommendations of the empirical study on the influence of gender on the financial performance of SMEs in Rushinga District, Zimbabwe. Based on the findings in Chapter Four, this chapter provides conclusions drawn from the research objectives and offers recommendations to guide

policymakers, financial institutions, non-governmental organizations, traditional leaders, and SME owners. The chapter also provides suggestions for further studies to contribute to the growing body of knowledge on gender and entrepreneurship in rural Zimbabwe.

5.1 Summary of the study

The research sought to investigate how gender affects the financial performance of small and medium enterprises in Rushinga District, Zimbabwe, adopting a mixed methodology design. The data for the research were gathered from 65 participants out of an intended sample of 70, resulting in a 93% response rate. The participants included 49.2% males and 50.8% females, who were mostly in the age group 31 to 35 years with 6 to 10 years in business experience. The questionnaire was highly reliable, as evidenced by its Cronbach's Alpha coefficient of 0.987. Based on the descriptive analysis of the survey responses, the participants agreed that gender affects SME financial performance.

The results of the research showed that gender had a significant effect on the financial performance of small and medium-sized businesses in Rushinga district. Male-owned SMEs tended to perform better compared to the female-owned SMEs regarding profitability, revenue growth, access to financing, and business opportunities.

It was also found that cultural norms and societal expectations hinder women entrepreneurs from joining male dominated industries, as highlighted by Maphosa and Sibanda (2023). The lack of access to financing emerged as one of the major factors leading to gender gaps in SMEs, owing to the fact that men entrepreneurs have better access to external finance due to the need for collateral. The results of the current study align with Fletschner and Carter (2008) and Maseech, Ncube and Phiri (2022).

In addition, the results showed that women entrepreneurs rely heavily on their families and customers for the survival of their businesses and capital formation. Even though it helps in sustaining their businesses, it makes it difficult for them to grow and make profits. The results of the study concur with those by Global Entrepreneurship Monitor (2020), who found out that women entrepreneurs usually focus on sustainability rather than rapid

growth. It was also found out that gender diversity positively impacts the growth and profitability of SMEs.

5.2 Conclusions

The study showed that there is gender disparity regarding the financial performance of small and medium enterprises (SMEs) in Rushinga District, whereby male-owned SMEs outperform those owned by women. The results are in line with Coleman (2007) and the World Bank (2019), which stated that women-owned companies often make less money and profit.

The study revealed that culture and gender stereotypes still hinder women entrepreneurs in that access to financing, networking, and entry into male-dominated industries is still difficult. As a result, there is lack of chances for business expansion and profitability, as revealed by Maphosa and Sibanda (2023) and Chimucheka (2020).

Access to finance has been seen as one of the problems women-owned SMEs face since limited collateral, gender bias in the provision of loans, and low levels of financial literacy make access to loans difficult, and women have no option but to look for informal sources of finance. This is consistent with Fletschner & Carter (2008) and Maseech, Ncube and Phiri (2022).

It was also determined that female entrepreneurs usually focus on sustainability and survival of their businesses rather than growth by building effective social networks and targeting niche markets. While such an approach is helpful in ensuring higher levels of resilience, it leads to lower profitability and slower growth compared to businesses owned by men, which supports the findings of the Global Entrepreneurship Monitor (2020). Lastly, the research showed that gender diversity brings positive contributions to growth, profitability, and survival of businesses. Nevertheless, the existence of resource and finance inequality continues to restrict the growth potential of women entrepreneurs.

5.3 Recommendation

Basing on the findings of the study, the following are the researcher recommendation suggestions:

5.3.1 Government

Government should promote gender equality by implementing policies that improve access to finance, business training, and market opportunities for both men and women. It should establish targeted financial support programmes for women entrepreneurs, review discriminatory legal frameworks, and improve rural infrastructure to enhance business growth.

5.3.2 Financial institutions

Financial institutions should introduce flexible loan schemes, reduce strict collateral requirements, and adopt gender-sensitive lending practices. They should also provide financial literacy training and assist SMEs in preparing financial records to improve access to formal credit.

5.3.3 Non- Governmental Organizations

NGOs should provide entrepreneurship training, mentorship, financial literacy programmes, business development support, and networking opportunities to strengthen the capacity and confidence of women entrepreneurs.

5.3.4. Traditional and Community Leaders

Traditional and community leaders should promote gender equality by discouraging discriminatory cultural practices, supporting women's participation in business, and creating awareness that encourages equal access to economic opportunities and business networks.

2.3.5 SMEs

Traditional and community leaders should promote gender equality by discouraging discriminatory cultural practices, supporting women's participation in business, and creating awareness that encourages equal access to economic opportunities and business networks.

5.4 Suggestions for further studies

Some suggestions given by the researcher to future researchers include conducting similar researches in other rural areas in Zimbabwe to compare results in different geographical and cultural settings. Such comparative research in different districts will give information regarding the unique factors that determine the performance of gender and SMEs in different rural environments.

Future research could be carried out to establish the role of education, technology, and digital finance in determining the performance of SMEs owned by women and men in the rural areas. The use of mobile money and digital finance is increasing and hence studying their impacts on women entrepreneurship will be important.

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RUSHINGA RURAL COUNCIL**QUESTIONNAIRE: THE INFLUENCE OF GENDER ON THE FINANCIAL
PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES, A CASE OF
RUSHINGA RURAL DISTRICT, ZIMBABWE****Section A: Demographic Information**

Please tick the correct answer

1. Gender

☐ Female

☐ Male

2. Age Range

☐ 18 – 25 years

☐ 26 -30 years

☐ 31-35 years

☐ 36 above

3. Years of Experience

☐ 1year and below

☐ 2 to 5 years

☐ 6 to 10 years

☐ 11 years and above

Section A

Focused on questions that determine whether gender influences the financial performance of SMEs

Variable 1: Gender and Financial Performance of SMEs

1= strongly disagree 2= disagree 3= Neutral 4= Agree 5= Strongly agree

1. Gender has a greater impact on the financial performance of SMEs in rural areas such as Rushinga district.

1 2 3 4 5

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2. There is a statistically significant difference in financial between male owned and female owned SMEs in Rushinga district.

1 2 3 4 5

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3. Gender diversity in business has impact on the growth, survival and profitability of SMEs in rural areas like Rushinga district.

1 2 3 4 5

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Variable 2: Access to finance

Below questions focus on how gender affects access to financial resources in business.

4. Male owned SMES in Rushinga district are likely to have more external financing than women owned SMEs due to availability of collateral security.

1 2 3 4 5

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5. Gender biases have a greater impact on lack of access to funding for SMEs in Rushinga district

1 2 3 4 5

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6. Women owned SMEs usually depend on family and customer relations when doing business so that they obtain capital and continue surviving in business.

1 2 3 4 5

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Variable 3: Cultural Norms and Gender biases

These questions examined the influence of social norms and gender related challenges on SMEs

7. Women owned SMEs face difficulties in penetrating in male dominated areas even though they have opportunities for them to expand their businesses and increase profitability due norms and values.

1 2 3 4 5

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8. Legal practices done in Rushinga district have a great impact on lowering the performance of both male and female owned SMEs.

1 2 3 4 5

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|

Variable 4; Financial Management Practices

The question focuses on how gender influence financial management within SMEs

9. when it comes to conservation and management of finances, women are better than male owned SMEs.

1	2	3	4	5

Appendix

-Permission

Letter

Chimhanda Council Offices
P.O Box 2107
Rushinga

Subject: Request for permission to conduct

Dear sir /madam

I am Berita Augusto, a student from Bindura university. I am kindly asking for permission to conduct data collection in Rushinga district for my research study titled **"The influence of gender on the financial performance of small and medium enterprises in Rushinga district, Zimbabwe."**

The research seeks to collect information from SMEs in the district to understand how gender influences their financial performance.

I also kindly request for assistance in identifying representative from the Finance department and planning department who may assist with relevant information for this research.

The information that will be collected will be strictly for academic use and confidentiality is maintained.

Your support will be greatly appreciated

Yours faithfully

Berita O Augusto

Contact number: 0780765163



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