

“Against All Odds”. Female Small Scale Mine Owners in Gwanda, Zimbabwe

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Abstract

Historically, the mining sector has been a preserve of males, making it a highly male dominated environment which had very few women. Even in contemporary periods, the mining sector is still largely viewed as a gender “blind” sector to a larger extent. The study sought to explore the challenges faced by female small scale mine owners and how they have managed to survive in the harsh mining environment in which they operate. Study results indicate female mine owners face daunting challenges such as lack of financial capital and high costs associated with mining activities, lack of equipment, lack of technical knowledge of mining, as well as legal and policy constraints. Regardless of these challenges these mining start-ups by women have managed to survive and even grow in the harsh economic and political environment in Zimbabwe. The study concluded that challenges faced by female mine owners can be traced to gender disparity whose genesis is the patriarchal nature of Zimbabwean society and the untenable economic and political climate that has been in existence in Zimbabwe since the year 2000. Given a conducive socio-political and economic environment as well as a permitting legal and policy framework, women entrepreneurs can play a significant role in the economic transformation of the country.

Keywords: artisanal mining, gender inequality, empowerment, women entrepreneurs, socio-cultural dynamics

1. Introduction

Small scale mining is a crucial livelihood activity employing and sustaining millions of people worldwide (World Bank, 2013; Heemskerk and Oliviera, 2003). Women are increasingly getting involved in small scale mining with women comprising about 50 percent of people engaged in small scale gold production in Zimbabwe (Hove & Hlongwana, 2015; Hoardley & Limpitlaw, 2004). In Zimbabwe, some rural populations depend on mining as a primary source of income or as a critical supplement to meagre farming revenues especially in those areas like Gwanda which are semi-arid. As such small scale mining has become an important source of livelihood for poor people and other vulnerable populations (Hove & Hlongwana, 2015, World Bank, 2013, Cawood, 2004). The Zimbabwean mining industry remains male dominated as compared with other industries. The integration and participation of women has been slow. However with the increasing trend in the industry towards small scale mining, the number of women venturing into mining has been increasing with indications that women now constitute around 50 percent of small scale miners in Zimbabwe (Dreschler, 2004; Hoardley & Limpitlaw, 2004). This paper however focuses on a particular group of women - that is those women who own small scale mines. This is a fairly recent trend in Zimbabwe. It is therefore important to explore and understand, for both scholarly and policy reasons, the challenges faced by this growing group of entrepreneurs.

2. Methods

A qualitative approach spearheaded by semi structured face to face interviews was adopted in carrying out the study. Such an approach was suited for this study because it helped to understand the challenges and opportunities faced by female small scale mine owners and their interaction with a male dominated industry. A semi structured guide also ensured that no key questions were missed during the interviews. Simple random sampling was used to select fifteen female mine owners from a population of one hundred and fifty women registered with the Zimbabwe Women in Mining Association (ZWMA) in Gwanda district. Semi structured face to face interviews were then conducted. Interviews lasted between 45 minutes and 60 minutes. With consent from respondents all interviews were recorded and data was transcribed in the original language and then

translated into English. Transcribed interviews were content analysed and coded according to emerging themes. Written permission to conduct the research study was obtained from the Gwanda district office and the Zimbabwe Women in Mining Association in Gwanda. Participant consent was obtained from the women before they participated in the interviews and consent forms were signed.

3. Demographics

The majority of the respondents were in the 35 – 54 year age group. There was only one respondent under 35 years of age. Most women were either married (8) or widowed (6). Eleven of the respondents had attained Ordinary level education or higher among the sample. Prior to venturing into small scale mining, six of the women were formally employed in different sectors of the economy while nine were already involved in running their informal businesses. At the time of conducting this study (August, 2015), the majority of the sample (10) already had 5 or more years of experience in small scale mining.

4. Study Findings

The results of the study indicate that women small scale mine owners face a number of challenges and barriers some of which are not only peculiar to women but are common to every start-up venture. These challenges include lack of financial capital and high costs associated with small scale mining activities; lack of adequate equipment, unscrupulous stamp mill owners, and lack of technical knowledge of mining, lack of administrative skills as well as legal and administrative constraints. Though most of these challenges are not peculiar to women, being a woman itself exacerbates the experience of these challenges.

4.1 Financial Capital and Costs Associated with Legal Mining

Lack of financial capital to finance mining operations is severely crippling operations of small scale mine owners. The 15 women who own small scale mines highlighted that they expended a lot of money as operating cost i.e. purchase or hiring mining equipment, mine registration, payment for mining courses and wages. Respondent 1 had this to say:

“The problem was the money to pay for prospecting licence which cost US\$350 and it expires after two years and it was a lot of money to me as I was starting to do mining. Also the cost of mining equipment is very high”.

Respondent 5 echoed the same sentiments and had this to say about the shortage of financial capital: “one of the challenges that I am facing as someone who has just finished my studies is that I do not have sufficient capital to buy equipment so that I can efficiently run my mining business”.

Financial capital is also required for prospecting, pegging, assay determination, and securing a mining certificate. However the prescribed fees for these services are not affordable to most women. Respondent 3 said:

“It is not easy to be a small scale miner because what is required firstly it’s a prospecting licence and it costs US\$1000 and the person who does the prospecting was charging US\$600, for you to get the certificate you pay US\$200. The costs just make the whole process very expensive. The application fee for registration of base mineral blocks is pegged under ordinary licence which costs US\$2000 and for mineral blocks pegged under special prospecting licence costs US\$4 000 which is just beyond most of the women who have therefore limited themselves to alluvial gold mining”.

These costs also extend to gold processing. All respondents indicated that the cost of smelting gold is exorbitant. Respondent 2 highlighted this:

“...to smelt 100grams costs US\$50 and the permit to acquire and possess explosives is US\$1 000 which is just beyond my reach and for me to make savings my chances are very low ...”

Respondent 10 also attested to the high cost of gold processing and had this to say:

“Gold processing is very costly and this is worsened by that our production is very slow also because we don’t have enough money to buy proper mining equipment and we have to rely on those who have equipment for processing. They charge us very high amounts of money which make me realise very little profit. Mining needs patience and perseverance hoping that one day you might strike big monies”.

Given such a scenario of a capital intensive industry and a capital deficient woman entrepreneur, it is not surprising that most female mine owners, not only in Gwanda but in the country in general, are above 35 years of age (ZWMA, 2014). Most women above this age would have accumulated disposable resources over the years which they can then convert to finance capital to start new

businesses.

4.2 Lack of Adequate and Appropriate Equipment

The study noted that all the 15 women owning small scale mines do not have mechanised equipment like drills, generators and compressors as mining equipment is very expensive. Underground mining requires such equipment so women have to resort to hiring equipment. The bulk of the money generated through mining therefore is channelled towards equipment hire and worker's wages leaving the owners with less money to save towards the purchase of their own equipment. The data from respondents show that about 40 percent of income goes towards the hiring of equipment i.e. compressor, water pumps, generators and payment of workers, 50 percent goes towards the transportation of the mineral ore to stamp mills and payment of wages. The owners therefore, remain with about 10 percent of proceeds after all expenses are paid for.

The most common pieces of mining equipment respondents said they have are digging tools such as picks, hammers, chisels, wheel barrows, sieves and shovels; equipment suitable for alluvial gold panning and not underground mining. The lack of equipment also affects production as mine owners have to wait their turn for hired equipment and sometimes they also have to wait for days for their minerals to be processed in the stamp mills. Respondent 4 had this to say:

“Underground mining is difficult without adequate equipment, we do mining but the gold is found sometimes inside rocks and there are different types of underground rocks and some are hard to break, but our workers normally use picks, hammers and chisel to drill but little progress is made and in some places the reef is not normally on the surface, its deep about 40 metres down”.

Respondent 3 echoed the same sentiments:

“As women we use hammer and chisel so how long can you mine deep and what production can you make using hammer and chisel. The lack of equipment has made mining of gold which is under the surface impossible. My major problem is lack of equipment and we resort to hiring at high cost”.

Respondent 8 had this to say:

“I do not have proper equipment for my mines and have met a lot of challenges in the operations of my mine. There is a stone called blue stone it so hard, if you use explosives it fails to break it needs a compressor, sometime we have spent almost a month trying to break it. So you see how the lack of equipment delays production while the workers are demanding to be paid”.

Lack of proper and adequate equipment has proved to be a big challenge to these budding mine owners. The high cost of equipment hire which leaves mine owners with negligible disposable income has trapped most women mine owners in a vicious cycle which they find difficult if not impossible to break. It is this failure to accumulate enough capital to reinvest and grow the mining business that is stunting the growth of these mining ventures.

4.3 Unscrupulous Mine Workers

Theft of equipment by workers was expressed as a major challenge by small scale mine owners. Most respondents highlighted that they need to be careful as most workers tend to steal equipment. Most of the workers that are employed as miners are men and when they are not paid in time they resort to the use of physical force, confiscating or stealing the equipment available at the mine.

Respondent 9 expressed this as her personal experience with workers:

“...my major problem is theft by my workers especially when we fail to get gold, the workers what they do is totake my tools and you will not know where they have gone with your equipment. You will have to start afresh to acquire equipment, the small money that you get you will have to buy equipment; further if you are not careful the workers they steal your ore and sell it without your knowledge”.

Mine owners highlighted that they had to be extra vigilant with their ore as some workers do not hesitate to steal. Respondent 10 said: “when it's time to grind my ore I have no option but to go sleep by the stamp mill because my workers steal. In this business you have to be extra careful as you might lose your hard earned cash through stealing by workers”.

4.4 Socio-Cultural Dynamics

Most of the married women indicated that they required permission from their husbands to get into mining

activities. In some cases the husbands were reluctant to grant them permission due long working hours in the mines and due to the fact that they worked mostly among men. Religious, historical, familial, and cultural factors create attitudes that may act as barriers to women's participation in small scale mining. Overholt, et al (2000) argue that social attitudes concerning women's abilities, and proper roles, often internalized by women themselves, are the single most serious barrier to women's entry and success on small-scale enterprises. Study findings seem to support this view.

One of the respondents' marriage almost broke down as a result of her mining venture and the long hours she spent in mining. Another mine owner's husband only became supportive after she began generating a substantial income from the mining activities. Prior to this the husband had requested her to give up her business venture and concentrate on the family and wifely duties. Respondent 15 had this to say:

"I used to stay long hours at the mine and stamp mill and monitoring the process of gold mining requires a lot of time, at the same time to realise the profit takes time also, so my husband started to question why I was rarely at home saying that I will be at the mine but there was nothing to show for my efforts and he requested that I just give up and concentrate on my family duties".

Respondent 2 highlighted the difficulties they encounter because of their gender when she said,

"It is difficult to be a woman small scale miner, it needs patience because it's not an overnight thing, you just have to be patient but very few husbands will understand it since am also required to perform some duties at home as a wife and as a mother. My husband at some point put me under pressure to leave mining and he only became supportive when I was making substantial amounts of money".

Respondents also pointed out that some of the challenges they face are a result of their being female. Women face challenges which they would not otherwise face if they were men; such as bullying by stamp mill owners, insubordination by workers and dishonest throughout the whole mining chain. Respondent 12 had this to say:

"If you are a woman without a husband small scale mining is a difficult business to run, there is a lot of cheating when we take our ore for grinding in the stamp mills its better when you have a man to stand for you other men will respect him. Corruption is rife here as some are given preferences despite that you will be the first in the queue. In most cases I stay in the line for a longer period of time but I will be seeing some skip the line but there is nothing I can do about it".

According to Javia and Siop (2010), the existing cultural and traditional beliefs and values place a heavy burden on the women miner and that limits their independence and mobility. The traditional division of labour that imposes a heavy family burden on women makes it difficult for female mine owners to be accepted both at home and by other male mine owners. As respondent 15 highlights it, "if I had continued failing to bring money home and spending long hours at the mine I would have been stopped long back by my husband...". Thus women, regardless of their marital status, face socio-cultural problems which inhibit the growth of their mining ventures.

4.5 Lack of Knowledge in Mining

The study found that most women mine owners lack both the technical expertise and knowledge of legal and policy requirements needed in successfully running a mining operation. Respondents highlighted that the lack of knowledge involved in the mining process has resulted in them losing their hard earned gold. Respondent 7 agreed that the lack of technical knowledge in mining operations affect them in their production and also it has made them break the laws regulating mining activities in the country unknowingly. The lack of knowledge has also left them vulnerable to government officials who take advantage of them

"When I started I had to rely on men for everything; where to dig, how to tell where there was likely to be gold, how to process the gold. Lack of mining knowledge drags us back as women as sometimes these men cheat us".

Respondent 9 had this to say:

"Lack of knowledge affects us; some people come and say you must do this when in actual it's not the case. At my mine I was arrested for not fencing properly. I had put two fence lines and someone told I was supposed to have put three, so I put three. I was taken to charge office, I was not asked instead they demanded that I pay a fine, but I asked what my offence was, then they told me that I had put three fence lines instead of two. If we had been taught you would know which was true and which was not".

A stereotypical view prevalent in most patriarchal societies that women are not capable of handling anything technical prejudices women when it comes to technical fields like mining. As a result of this socially entrenched stereotypical view, which women seem to have internalised (Overholt, et al, 2000), the girl child tends to shy

away from technical subjects from an early age. This however has negative ramifications at a later age as demonstrated by the problems faced by these female mine owners. When these women decided to venture into mining they were confronted by harsh realities of the mining industry which by its nature is technical. The lack of technical knowledge then becomes a major barrier for women and it exposes them to unscrupulous dealers.

Lack of knowledge of requisite by-laws and statutory regulations was found to be a challenge among these mine owners. Most mine owners accuse regulatory and law enforcement agencies of unfairness and heavy handedness when actually they will be the ones on the wrong side of the law. Some of the respondents complained that the Environmental Management Authority (EMA) was giving them a torrid time when it came to compliance with relevant regulations. They accused the Agency of being unfair and unreasonable. Respondent 3 had this to say:

“When you have your beacons in place, after your mine has been registered you go for a GA number from EMA to carry an environmental impact assessment, but if they find holes on the land they will order you to fill them which requires money, if they find trees cut they demand to know where you have taken them, sometimes they demand a spot fine before you have even begun mining which is unfair.”

Respondent 15 echoed similar sentiments:

“EMA is giving us a lot of problems, they want us to first build toilets before we do anything in our mines, and the problem is that we won't be having money we look forward to the mine making us money. Maybe the people from EMA should bear with bear with us, we work first, sell our gold and then we build toilets later.”

There is therefore need for the mine owners to be aware of the mining, environmental and public health regulations before they begin work on their mining claims so as to avoid hefty fines which impact negatively on their income.

4.6 Inadequate Management and Administrative Skills

The study noted that regardless of the fact that most respondents have some secondary or higher education most of their mining entities are poorly managed and administered. This prejudices these mine owners of much needed income. Though the Zimbabwe Women in Mining Federation, of which all the respondents are members, has managed to organise training workshops and seminars in business management and administration most women still had difficulties and problems in transferring and applying the knowledge and skills learnt to own work situation.

Inadequate management, which encompasses weaknesses in terms of business knowledge, a lack of management skills, poor or inadequate planning and experience, is a challenge to most mine owners. There is an overreliance on the single owner-manager style of management. There seems to be a reluctance to move away from this managerial style on the part of the women mine owners. Most women mine owners pointed out that they used to run their own informal businesses and they felt therefore that they could successfully run their own mine ventures. However this style of management usually leads to poor human resource practices where no new qualified and competent staff are hired or authority and responsibilities delegated to other employees which may ultimately lead to stagnation or disintegration of the business venture.

According to Myles (2010) most small to medium enterprises (SMEs) are started because one individual is good at some activity or trade and not because they possess managerial skills. Managers of SMEs must thus be generalists rather than specialists and are thus responsible for allocating resources and cannot afford to make poor decisions. Yin (2003) believes that owners of SMEs do not know how to run the enterprises and this impacts on the outcome of their business. There is therefore a need to capacitate and up skill the women mine owners in the management and administration of small scale business enterprises.

4.7 Unscrupulous Stamp Mill Owners

All respondents highlighted that due to their lack of basic mining equipment such as gold measuring scales, they had to rely on stamp mill owner's scales or fellow male competitor's equipment. This arrangement has exposed them to corrupt stamp mill owners as they may be cheated on the weight of the final gold product. Women small scale mine owners, by virtue of being female, also encounter more incidences of dishonesty throughout the whole mining processing chain. Respondent 1 explained that they have to monitor each step in the processing of the mineral ore to avoid cheating by stamp mill owners:

“You have to monitor the whole process of gold processing because stamp mill and workers steal your gold. The stamp mill owners adjust their machine which allow your gold pass through and after

sometime they reprocess that same rubble to get gold”.

Respondent 10 highlighted that stamp mill owners are very dishonest when they deal with them and in most cases they take advantage of them despite paying huge sums of money for gold processing:

“I pay stamp mill owners a lot of money but they remain with the mud, which when they recycle gives them more than what I get. They charge us \$5 an hour, it is expensive and on top of that they cheat us. In some stamp mills they do not allow our workers to load the ore they prefer to use their workers but the problem is that they are slow deliberately so that they charge us a lot of money”.

Respondents 11 had this to say:

“Stamp mill owners are cheating us, they are no longer mining but instead they buy stamp mills because if I get 1kg of gold the stamp mill owners get double. We are working for those with stamp mills, we are not getting anything”.

Respondent 6 added:

“After grinding the owners of stamp mills remain with certain ore which will be having gold, this is cheating and it disadvantages us as they freely benefit from our labour. Some owners of compressors refuse to hire out their machinery to women instead opting that we bring our ore to them so that they cheat us”.

There was a feeling among the respondents that they are defrauded, harassed and treated unfairly throughout the gold mining chain just because they happen to be female. This feeling was aptly captured by respondent 12 when she said;

“If you are a woman without a husband small scale mining is a difficult business to run. There is a lot of cheating when we take our ore for grinding in the stamp mills. Its better when you have a man to stand for you, other men will respect him. Corruption is rife here as some are given preferences despite that you will be the first in the queue. In most cases I stay in the line for a longer period of time but I will be seeing some skip the line but there is nothing I can do about it”

5. Discussion

The lack of financial capital facing female small scale mine owners in Gwanda district is not unique to them. Several studies from different countries on SMEs have noted this as a problem for every entrepreneur (Nyambe and Amunkete 2001, Dreschler 2001, Krappmann 2006, Ellmiesetal 2005, Appelo 2010). Though this might be the case, it seems for women entrepreneurs the problem is often more acute (Hisrich, 1985). Javia and Siop (2010) highlighted that most women have less or no forms of collateral to guarantee them financial support from commercial institutions. This lack of movable and/or immovable resources to use as collateral may be attributed to traditional customs that restrict women from inheriting and owning resources and a traditional style of financing which is generally averse to female entrepreneurs. As a result of lack of finance they have limited means to raise funds to buy mining equipment, or transport their produce to better markets or meet application fees for mining leases. Thus, policies and customs that restrict or deter women from obtaining capital contribute to the stunting or failure of women headed business ventures (Amutabi and Lutta-Mukhebi, 2001).

Lack of financial capital to grow the business was highlighted as a major problem by all the respondents in the study. What is interesting is that only two out of fifteen women had ever approached a financial institution to seek a business loan. Most preferred to rely on personal savings or soft loans from relatives. Such behaviour seems to resonate with Sexton and Bowman’s (1990) conclusion that women tend to be more risk averse than men. The dearth of finance prevalent in the Zimbabwean economy since the year 2000 as well as the high interest rates charged by the financial institutions may be a deterrent to women mine owners. The struggling Zimbabwean economy has tended to impact negatively on the SME business start-ups. Myles (2010) agrees that small businesses are the most vulnerable during tough economic times. According to Muranda, (2003), small to medium enterprises in Zimbabwe are largely constrained by an unsupportive business environment, inadequate technical skills and risk aversion. These constraints are consistent with challenges facing small scale women mine owners in Gwanda district.

Most women in the study highlighted that they do not have mechanised equipment. Dreschler (2001), notes that this is the case in many African countries where small scale miners use traditional techniques and low level equipment in excavation or digging. Among women small scale mine owners in Gwanda this problem of lack of equipment is worsened by theft by workers and lack of adequate financial capital to acquire appropriate tools. The Zimbabwe Women in Mining Association (Gwanda chapter) is still new and little has been done in

terms of helping their members to acquire appropriate mining equipment. However, the Association has organised small scale mine owners into working groups and devised a system of sharing the few mechanised equipment that they have. Furthermore, training seminars have been arranged to equip owners with knowledge in the identification, operation and maintenance of mechanised mining equipment. This will go a long way in capacitating the women mine owners in purchasing and operating advanced mining equipment, a move which is likely to improve production and enhance the chances of growth.

The study noted a lack of financial and management competency among most women mine owners. Though most mine owners are adequately educated most indicated that they have weaknesses in management skills and business knowledge. This lack of business education and financial skills cuts across cultures (Orhan, 2001) but in Zimbabwe it can be linked to that socially/culturally induced aversion of technical and business inclined subjects by the girl child. Women in the study also showed low knowledge levels in the statutes, laws and regulations that regulate the mining industry. This dearth in information and knowledge can be linked to their lack of voice both in the political and economic sphere which can be traced to the gender question. Lack of technical know-how as well as challenges in accessing this knowledge may be a reflection of gender biases in the education and training system which impacts on the knowledge/training that is thought to be appropriate for women and the way this knowledge/training is delivered. The Zimbabwe Women in Mining Association together with the relevant ministries could better assist women by up skilling them in their areas of deficiency.

The study results indicated that socio-cultural issues are the most serious barrier to women's success on small scale enterprises. The largely accepted subordinate position of women in our society disadvantages them in terms of access and control over resources as well as on movement. Dreschler (2001) argues that cultural barriers impose a heavy burden on women as a result limiting their mobility and ability to start up and run their own businesses. Heemskerck (2000) observed that the participation of women in mining is primarily constrained by a lack of resources and limited mobility due to domestic, agricultural and reproductive responsibilities. At the World Bank Roundtable on Regularizing Artisanal Mining (2002), Mrs. Ofei-Aboagye of the Ghana Institute of Management and Public Administration stated that primary constraints to the effective participation of women include "legal and social taboos; widespread illiteracy; and organizational, technical, and financial constraints". These issues are inextricably linked to gender inequity. Inequities, as the study findings revealed, are evidenced by limited decision making power, limited access to resources (capital, information, intellectual) and limited mobility.

As gender roles are socially and culturally constructed, social change induced by economic transformation, incentives and regulatory reform can contribute to the transformation of these roles. As some women miners began to contribute substantially to the livelihoods of their families their husbands began to relax their social and cultural claims over them. Regardless of this, most women felt that they were discriminated against in both covert and overt ways as a result of their gender. As demonstrated by the study findings women face censure, economic and cultural barriers and forms of discrimination from all levels of society from home to the place of business. The modern woman seems to be caught between a rock and a hard place. Paradoxically while they are expected to contribute to the family's livelihood there are socio-cultural dynamics that tie their hands behind their backs. Women entrepreneurs, like their counterparts in the formal industry, are expected to fulfil dual domestic and productive responsibilities. Juggling successfully between these dual roles is a rare feat as they impinge on each other in terms of time availability and spatial mobility. As Allen and Truman (1993) note, 'managing a business and managing household responsibilities are integrated in such a way that one is intrinsic to the other', yet female small scale mine owners are expected to seamlessly fulfil both duties. The success of these woman mine owners in running and sustaining their enterprises in such a culturally and economically harsh environment is testament to their entrepreneurial skills, resilience and perseverance.

6. Conclusion

Small scale mining has become an avenue for strengthening economic empowerment and emancipation for women not only in Gwanda but in the country in general. Regardless of this women in small scale mining still face a number of constraints in their efforts to be productive such as legal and administrative constraints, inadequate mining equipment, high cost of mining activities, dishonesty and theft by stamp mill owners as well as lack of technical knowledge in mining and inadequate financial and management skills. It is encouraging to note that important initiatives such as the Zimbabwe Women in Mining Association has been established to help in capacity building of women small scale mine owners amidst all the challenges they face.

The low knowledge levels in mining and lack of access to lines of credit coupled with the fear of indebtedness are other factors that limit females in small scale mining. Lack of access to formal institutional credit is not

peculiar to small scale mining but seems to impact women small scale miners more than their male counterparts. The prevailing harsh economic environment in the country has had an adverse effect on the operations of different small scale enterprises and small scale mining has not been spared. The high cost of credit and inputs affect the operations of small scale mines. The economic quagmire that has plagued the country since the early 2000's has made the running of small scale mining very difficult especially for women who were starting new ventures.

A close analysis of the study findings reveal that the challenges faced by women mine owners in Gwanda have two interlinked epicentres. The first is linked to the question of gender with its cultural and patriarchal tentacles. The gendered nature of our largely patriarchal society was found to have a significant impact on the challenges faced by women mine owners. The other epicentre is the current harsh political and economic environment in the country. The negative impact of this is further exacerbated by seemingly entrenched prejudices against female entrepreneurs by financial institutions. Together these epicentres form a potent barrier for women. Female small scale mine owners face certain challenges which a man in similar circumstances would not face. It seems that being female is by itself a barrier. However, regardless of such odds stacked against them, women small scale mine owners have managed to survive and even grow in the economically and socially harsh male dominated environment. This is an indication that given an opportunity, women can productively and meaningfully contribute to social and economic development.

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