

Review Essay Osirim, Mary Johnson. 2009. *Enterprising Women in Urban Zimbabwe: Gender, Microbusiness, and Globalization*. Indiana University Press: Bloomington, 240pp., index, map, biblio., \$24.50, ISBN 978-0253353474.

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Mary Johnson Osirim challenges much of the conventional wisdom on women's microbusiness in Zimbabwe in her recently-published study of solo and small-scale crocheters, petty traders, hairdressers, and seamstresses. Organizations and agencies providing microfinance assistance have not historically considered these enterprises to be good credit risks compared to higher-value and more tourist-oriented microindustries. However, Osirim convincingly shows that women's small scale businesses are not simply subsistence operations, but rather sophisticated, dynamic enterprises. While much of her data derives from before the current economic and political crisis in Zimbabwe, women in the microenterprise sector currently face challenges similar to the era during the 1990s of structural adjustment and economic transition: balancing domestic life with work; relying on networks of female relatives, colleagues, and employees to secure starting capital and invest in expansion of operations; and coping with the limitations of the administrative state during an economic contraction.

Osirim uses feminist political economic theory to direct her research, namely that social pressures and domestic concerns in Zimbabwe limit educational opportunities for women and reinforce their lower status in the national and global economies. Osirim consistently draws her analysis back to the theory, noting that women's coping and survival strategies help them to thrive, not merely to survive, in the face of economic adversity. In this, women entrepreneurs possess agency; many women choose microenterprises in the peri-formal sector in order to avoid state regulation and taxation and combine domestic duties with business, allowing supervision of small children and the opportunity to hire and train female relatives. The book takes the economic dislocation caused by Zimbabwe's economic structural adjustment program (ESAP) in 1990 as its starting point, documenting the coping strategies and resistance of businesswomen in the following decade. ESAP affected women's interests by taxing imports, removing subsidies

on primary services such as housing, health, and transportation, and instituting user fees—consequences which fell most heavily on poor women, even in the microenterprise sector where men continued to have greater access to credit and capital.

In the heart of the book, Osirim describes four sectors—crocheting, petty trading, hairdressing, and sewing—in which women perform the most prominent roles. In each, women tend to have some formal education; petty traders tended to have the least, while hairdressers tended to have the most. In the most uniquely Zimbabwean microindustry, crocheting entrepreneurs even engage in subcontracting schemes, unusual in Sub-Saharan Africa, for large crochet projects by delegating portions of the project to freelance crocheters. Crocheters began to use brightly colored, imported yarn and experimented with selling in the tourism sector and across the border in South Africa during the 1990s. Petty trading, unlike crocheting, is known for its ubiquity throughout Sub-Saharan Africa. The female traders Osirim interviewed tended to be lower class and more poorly educated than their sisters in hairdressing, sewing, and crocheting, and they were more frequently single or the heads of households. Trading tended to be a lower value enterprise but required less start-up capital and provided a more consistent clientele in times of economic hardship. Hairdressers and seamstresses were, in many ways, the mirror opposite. They tended to produce the most sophisticated and profitable enterprises, employing an average of 2 to 4 women and renting enclosed indoor space. However, they required the greatest amount of start-up capital and, in times of economic austerity, lost a significant share of customers. These cross-industry comparisons are among the most important survey conclusions in the book.

Perhaps the most dynamic chapter, and the most sobering, is on governmental, NGO, and grassroots support for women's microenterprises in Zimbabwe. While policymakers

increasingly understand the importance of microindustry to national development, support is nonetheless limited, particularly for working class and lower middle-class women. While support provided by various government ministries (such as women's affairs, national resources and tourism, and trade and commerce) and by commercial banks (such as Zimbank and Standard Chartered Bank) is sizable in the aggregate, the data show that most women had never even heard of microfinancial support. This is also true of NGO microfinance organizations, including the Musasa Project Trust, Zimbabwe Women's Finance Trust, and the Zambuko Trust. The minority of women who were aware of such programs often lacked the social capital, educational level, the ability of a husband to cosign, or a sufficient value of collateral to be able to receive a bank loan. Interest rates, even from NGOs, could reach a prohibitive 60%. Osirim looks at the alternatives to microloans, including grassroots organized women's cooperatives, solidarity groups, and rotating credit schemes, in which members share capital and risk with other members by paying in profits and receiving lump sum payments. While these programs have assisted tens of thousands of Zimbabweans, the vast majority of entrepreneurs have not benefited.

The book's most serious limitation—not fatal given the current similarities to the economic dislocation of the 1990s—is that Zimbabwean economic conditions have changed drastically since Osirim's last research trip to the country in 1999. The book's coverage of the last decade, condensed into the last eight pages, is forced and lacks a nuanced reading of Zimbabwe's political environment. For instance, Osirim may overstate the monolithic position of ZANU-PF, a deeply fragmented ruling party. The destruction of Zimbabwe's slums, election violence, and seizures of white commercial farms may be due to factional infighting among potential successors to President Robert Mugabe as much as they are to a motivation to weaken

the opposition. The book might also benefit by a deeper analysis of how HIV/AIDS may affect women's economic status since women are especially vulnerable to the disease.

Undoubtedly, however, the book's value outweighs the limitations. Osirim challenges the two most serious misconceptions about women's microfinance in Zimbabwe: first, that petty traders and crocheters in particular are poor credit risks; and second, that recent graduates and younger women are better credit risks than older, established entrepreneurs. These findings are important because the limited microfinance schemes that exist tend to target younger women and disfavor petty trading, crocheting, and knitting as economically viable enterprises. The book also explores alternatives to microloans and repayment schemes, including cooperatives and rotating credit schemes developed by women entrepreneurs themselves. While the grassroots associations of women entrepreneurs have not reached the formality of unions, they have had some measured success in lobbying the city councils of Harare and Bulawayo for improved facilities for market trading, for instance. The book's cross-industry comparisons are of crucial importance for those structuring microfinance assistance schemes. Knowing the differences among women's industries may help shape the kinds of microfinancing available to entrepreneurs and help structure vocational programs for women. Finally, the book's value as an academic work is also clear: Osirim convincingly shows that female microentrepreneurs are keenly aware of economic conditions, from structural adjustment to high inflation, and meet these challenges in innovative and sophisticated ways. The book is a moderately dense academic book, probably written primarily for other academics. The most relevant academic discipline would probably be women and gender studies, but I think the book is appealing even for people with a background in political studies, since the author looks at the political and legal regulation of microbusinesswomen; economics, since the general economic environment (structural

adjustment, inflation) shapes how women run their businesses; and of course area and regional studies. However, I think the appeal of the book goes beyond just academia, and holds a lot of information that would be useful for people structuring microfinance programs and other policymakers who are trying to reach urban microbusinesswomen.

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