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**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP: AN
INVESTIGATION OF WOMEN-OWNED SMALL MEDIUM MICRO
ENTERPRISES IN SOUTH AFRICA**

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**A thesis submitted to the Department of Anthropology and Archaeology of the University
of Pretoria, in fulfillment of the requirements for the Degree of MSocSci in Development
Studies**

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DECLARATION

I, **Joyce Motshidisi Chuene**, hereby declare that this research for **Master of Social Science (Development Studies)** submitted to the Department of Anthropology and Archaeology of the University of Pretoria has not been submitted previously for any degree at this or another university. It is original in design and execution, and all reference material contained therein has been duly acknowledged.

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Prof. Vusilizwe Thebe (Supervisor)

DEDICATION

This thesis is dedicated to my father, Lestsa John Chuene “Big, big world but you got it, baby”.

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I would like to thank God for His divine grace that carried me through. I wish to express my sincerest gratitude to my family for the unwavering support they have given me, especially my mother who made sure I took care of my mental health. I am also grateful for the individuals who participated in this study, given the difficult Corona Virus pandemic conditions. A special thanks to my academic supervisor Professor Vusilizwe Thebe for his guidance and patience.

ABSTRACT

Worldwide, women entrepreneurs play a major role in the economic growth and development of any nation, yet women are still facing multiple challenges in the Small, Medium, and Micro Enterprises (SMMEs) sector. The South African government endeavours to accelerate economic growth, job creation and to address inequalities, through enterprise development and support. It created and enacted laws that seek to create an enabling environment for the growth and support of women-owned SMMEs.

The government introduced the 1995 White Paper on Small Business Development, which clearly outlines that government agencies are compelled to develop and implement programmes geared towards the support and promotion of women-owned SMMEs. The focus of the study was to investigate the role of government agencies in empowering women-owned SMMEs. The research was exploratory in nature, as such, a qualitative approach based on a combination of research techniques was adopted. The study involved three phases, firstly, a thorough review of literature on the gender and poverty situation in South Africa, empowerment efforts, policies, and other initiatives. Secondly, interviews with key individuals were conducted in order to understand the impact of government interventions on women-owned SMMEs from their expertise point of view. Thirdly, the empirical part of the study comprised of interviews with women entrepreneurs in an effort to explore their views on government support on women-owned SMMEs.

Findings from the study indicate that whilst the government has made significant progress on the development of initiatives that stimulate women entrepreneurship in the country, a majority of women entrepreneurs have not managed to benefit from the available initiatives. This in a way continues to compromise the effectiveness of the enacted policies. For instance, most women entrepreneurs are not aware of the types of initiatives that the government is offering to the SMMEs sector; moreover, lack of accessibility has also hindered women, entrepreneurs, from obtaining government support. The suitability of these initiatives concerning addressing the different needs of women entrepreneurs also remains questionable, as women are treated as a homogeneous group. Perhaps, the main challenge that the South African government is facing, is the implementation, monitoring, evaluation, and the marketing or rather promotion of these initiatives to the population at large. This thesis recommends that the government should review the current policies and programmes designed to assist women

entrepreneurs in this country in order to evaluate the weaknesses and strengths that are inherent in the system. Future programmes should be designed based on empirical research in order to match the actual needs of women entrepreneurs in relation to the challenges t they encounter. This is crucial because women in the small business sector are a heterogeneous group with different needs and challenges.

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LIST OF ABBREVIATIONS

CEDAW- Convention on the Elimination of all Forms of Discrimination Against Women

GDP- Gross Domestic Product

SDG- Sustainable Development Goals

UN- United Nations

SMME- Small Medium and Micro Enterprises

SEFA- Small Enterprise Finance Agency

GEM- Global Entrepreneurship Monitor

NEF- National Empowerment Fund

NSBA- National Small Business Act

ILO- International Labour Organisation

EEA- Employment Equity Act

BEA- Basic Conditions of Employment Act

LRA- Labour Relation Act

HIV- Human Immunodeficiency Virus

SEDA- Small Enterprise Development Agency

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CHAPTER ONE

INTRODUCTION AND CONTEXT

1.1. Introduction

In South Africa Small, Medium and Micro Enterprises (SMMEs) have long acted as engines of economic growth, and the government together with policymakers consider entrepreneurship as a solution to unemployment and other socio-economic challenges, like poverty (Nieman and Nieuwenhuis, 2003). This makes the promotion of entrepreneurship of previously disadvantaged populations groups a crucial policy issue in South Africa in the context of history that advanced the interests of a minority white population and left the majority black in greater poverty (Herrington et al., 2010).

Women in South Africa have emerged as a category group that has been singled out and targeted for SMME development, guided by the broader debates about gender, inequality, poverty, and empowerment (White et al., 2009). These debates have portrayed women as a disadvantaged group, vulnerable in patriarchal societies, where resources allocation is skewed towards male members of society.

In South Africa, the government has developed programmes that are meant to benefit women entrepreneurs including the Small Enterprise Finance Agency (SEFA), National Empowerment Fund (NEF), and Isivande Women's Fund (IWF) (Thurik and Wennekers, 2006). This study focused on the role of these government initiated agencies in empowering women and the development of women-owned SMMEs in South Africa. The study helps to explain the policy context, policy initiatives, and programmes geared at facilitation, capacity building, funding of women and to empower women in business.

In this respect, it carries significant lessons for the government and other interested groups in South Africa as the country faces the challenge of reducing poverty, inequality, and unemployment. Women empowerment through entrepreneurship is increasingly viewed as the most important contributing factor to achieving economic growth and unleashing the entrepreneurial potential of women, which drives growth through innovation and job creation, it continues to be one of the most effective ways to ensure lasting empowerment (Neiman and Nieuwenhuis, 2009).

1.2. Research Problem

South Africa has a unique history, which puts it in an awkward position as relating to entrepreneurial activities. In a country where 80% plus of its population were legally excluded from active entrepreneurship compounded by an education system intended to make the masses permanent servants, entrepreneurship became an exception rather than a norm amongst the indigenous people (Duncan and Browman, 2009: 87). Accelerating entrepreneurial activity becomes a crucial vehicle for economic growth and development to eradicate poverty and high unemployment in South Africa (Witbooi et al., 2011).

Olawale and Garwe (2010) suggest that entrepreneurship activities are seen as a significant component of the solution to South Africa's socio-economic challenges. The creation and sustainability of new small businesses are vital elements of the process of bringing about economic prosperity for the country equally. Waston (2009) notes that the South African government, in an attempt to creating jobs and growth had identified small businesses as vehicles for the country's economic development.

The socio-economic challenges in South Africa such as poverty, high unemployment, and inequality have exerted pressure on its citizens to change their attitudes towards job creation, economic growth, and development (Guzman, 2007). This was necessitated by the lack of employment opportunities in various provinces, local governments, and companies. Adams (2014) identifies poverty, unemployment, and inequality as the most serious constraints to economic development in South Africa, and these constraints particularly affect females more than males.

For example, the unemployment rate is consistently higher amongst females than males, the average unemployment rate for females is 32% compared to 26% of men (Statistics South Africa, 2019). The South African government realized that to address this problem it has to stimulate the economic growth that supports wealth and job creation through entrepreneurship (Debbie, 2007). This is because entrepreneurship has been identified as an effective tool for stimulating economic growth in emerging markets (Xavier et al, 2012). Entrepreneurship has been described as the backbone of several booming economies in the world. Studies show that

many of the advanced markets were built on SMMEs and emerging economies are creating favourable environments for entrepreneurship (Kaplan and Warren, 2010).

There is no universal consensus in defining entrepreneurship, as it is defined differently by various scholars. While recognising the lack of consensus on the concept, this study adopted Piti's (2010:112) definition that views entrepreneurship as 'the creation of new business that provides goods or services to improve the livelihoods of people, while making profit in the process'. In South Africa, entrepreneurial development is increasingly used as a tool in addressing the country's socio-economic challenges, as the government appears to have grasped the crucial role it plays in development (Van Niekerk, 2005).

The development of entrepreneurship has become more acceptable in social terms and it is regarded as an activity that brings satisfaction from the economic point of view. In light of this, policies have been set up by the government to foster the growth and development of entrepreneurship, as well as the country's economy for more efficiency (Aina and Salso, 2008). The South African government has developed strategies through legislation in order to promote effective entrepreneurship in the country (Dempsey et al., 1996).

In ensuring the support for SMMEs, in 1995 the South African government implemented the Small Business Policy after realising the importance of developing entrepreneurship and small businesses (RSA, 1995). Furthermore, the government ratified the National Small Business Act (NSBA) Act of 102 of 1996, which clearly outlines that national, provincial, local governments and private sector entities are compelled to develop and implement programmes geared towards the support and promotion of SMMEs (Chen and Chan, 2007; NSBA, 1996).

The objectives of the National Strategy on SMMEs are to regulate, stimulate and promote small business activities in South Africa (Chen and Chang, 2007). Since 1996, these legal instruments have led to the development of programmes and projects that aim to implement the support and promotion of SMMEs. The stimulation of SMMEs must be seen as part of an integrated strategy to take the South African economy onto a higher road where the economy is diversified (Urban-econ: Development Economist, 2009:14).

SMMEs are described as businesses that are privately owned corporations, partnerships, or sole proprietorships that have fewer employees and less annual revenue than a regular-sized business or corporation (Abor and Quartey, 2010). Small businesses in many countries include service or

retail operations such as convenience stores, small grocery stores, bakeries, hairdressers, or trade people. Abor and Quartey (2010: 218) indicate that, in the Republic of South Africa, it is estimated that 91% of the formal business entities are SMMEs and they contribute between 52 % to 57% to GDP and provide about 61% of employment.

The government also acknowledges the importance of women in entrepreneurship, therefore the 1995 White Paper makes special reference to the development of female entrepreneurs (Kruger, 1996). According to Malagas (2002), the development efforts in South Africa focus on providing both financial and non-financial assistance. The Department of Trade and Industry (DTI) was entrusted to coordinate the implementation of government support strategy to SMMEs through support initiatives for entrepreneurs, including female entrepreneurs such as SEDA, Khula, the Youth Development Agency, South African Micro Apex Fund, the National Empowerment Fund and the Industrial Development Corporation (South Africa, 1995). Government has since 1994 devoted considerable resources to supporting small enterprises.

The development of entrepreneurship in South Africa has also been part of the government's empowerment efforts towards women to address gender, inequality, and poverty (Diale, 2009). Empowerment of women and gender equality is recognised globally as a key element to achieving economic development. Empowerment in the context of women's development is a way of defining, challenging, and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment (Agrawal, 2003). Empowerment can give power to women to have control over the circumstances of their lives, women participation in entrepreneurship development and income-generating activities are feasible solutions for empowering women.

Government agencies aim to improve the empowerment status of South African women with the hope of reducing poverty levels, which in turn affect the society and the economy positively. One of the methods used to empower women is through encouraging their participation in the operation of SMMEs. Government agencies are trying to increase the power and control women have at different levels of society, by emphasising on the use of SMMEs to generate empowerment among women by providing them with means of earning an income and making them economically more stable (Diale, 2009).

Overall, this study explores the impact of government agencies in empowering women through the development of Small, Medium, and Micro Enterprise. Most women-owned SMMEs are constantly faced with challenges as a result the support services that are available to assist them to sustain their businesses were also investigated during the research.

1.3. Research Objectives

1. To analyse the specific programmes that have been developed to assist women entrepreneurship in South Africa.
2. To identify the categories of women who have benefitted from these programmes.
3. To evaluate government policies that have been put in place to empower women.
4. To examine mechanisms that women entrepreneurs have adopted to sustain their businesses.

1.4. Research Questions

The core question of this study is: To what extent have government agencies succeeded in empowering women through the development of Small, Medium, and Micro Enterprises?

This core question can be further divided into specific questions covering specific thematic areas of the research. These include:

1. What are the specific programmes that have been developed to assist women entrepreneurship in South Africa?
2. What categories of women have benefitted from these programmes?
3. What mechanisms have women entrepreneurs adopted to sustain their businesses?

1.5. Women Entrepreneurship in South Africa

South Africa has a unique history of apartheid that effectively marginalised certain groups in the society, especially women as they were placed in a disadvantaged position and were seen to be inferior. Unfortunately, this resulted in a large proportion of these women living in unacceptable conditions of poverty. South Africa like many other African countries, is still struggling to overcome poverty in most parts of the country, particularly within the black communities where

it was estimated that almost half of this section of the population was considered to be poor in 2000 (Fourie, 2007:1271).

Apart from poverty, women also constitute more than half of the South African population. According to the medium population variant, women constitute 52% of the country's population, which translates to approximately 25.2 million females (Statistics South Africa, 2019). On the other hand, the unemployment rate for South Africa has been constantly rising. This situation is bound to worsen with the current global economic crisis and the Corona Virus pandemic. All these socio-economic changes have placed a huge burden on women.

These socio-economic challenges demand a paradigm shift in the fundamentals that guide the stimulation, empowerment, and development of initiatives that are geared towards creating an enabling environment that will foster the growth of women entrepreneurship in South Africa. One way of doing this is by assessing and evaluating the policy framework together with the initiatives for the SMME sector development, which target females as an important component of the small business sector. This will help to solve some of the socio-economic challenges that South African women are facing, such as high unemployment rates and poverty. This could essentially result in women's empowerment.

1.6. Key Terms

Based on the topic chosen for this study, some important key variables need to be defined for clarification purposes. In this regard, the definition of initiatives, policy, female/women-owned businesses, and entrepreneurship are discussed.

1.6.1. Policy

A policy is defined by Sandford (1984), as a set of decisions made by the government in order to solve a particular problem or to achieve its long-term goals. On a government ministerial level, for example, a policy outlines what the ministry hopes to achieve together with how it will achieve them (Torjman, 2005). Based on the definitions given above, government policy and initiatives are considered to represent government intervention in this study.

1.6.2. Women/female owned businesses or enterprise

Women enterprise is a broad term that describes female self-employment and business ownership (Carter and Shaw, 2006:5). According to the US Census Bureau, a woman-owned

business is one where a woman or (women) own at least 51% or more majority interest in a business (Mattis, 2004: 155) and a woman takes an active interest in the decision making, risk-taking and day to day management (Carter and Shaw, 2006:5). In this thesis, the terms women entrepreneurs and female entrepreneurs will be used interchangeably.

1.6.3. Entrepreneurship

The term “entrepreneurship” can be defined in many different ways (Littunen, 2000:295). Its meaning has changed considerably over the years (Morris, Pitt and Berthon, 1996:60/61). Barringer and Ireland (2008: 6) define entrepreneurship as the process by which individuals pursue opportunities without taking into consideration the amount of resources that they currently have or own. On the other hand, entrepreneurship can also be defined as “the emergence and growth of new businesses” or the expansion of existing businesses by an individual, or team of individuals (Bridge, O’Neill, and Cromie, 2003:36; Nieman, Hough and Nieuwenhuizen, 2007:8).

According to Deakins (1996:33), entrepreneurship does not necessarily coincide with small firm ownership. From the above definition of entrepreneurship, it is clear that entrepreneurial activity manifests itself in several ways. Vosloo (1994:147) agrees with this by highlighting that entrepreneurship can be found in different forms which are; small businesses, new business ventures, and corporate entrepreneurship. Vosloo (1994:147) further argues that the most common form of entrepreneurial activity relates to the running of businesses regardless of the size and age of an enterprise. Therefore, in this study, entrepreneurship refers to the formation and growth of small businesses and business ventures.

1.7. Structure of the Thesis

This thesis is divided into six chapters, each focusing on a different aspect. Chapter 1 introduced the study by discussing the research problem, outlining the specific research questions and objectives, and contextualizing the study. Chapter 2 reviews the literature on various topics including women entrepreneurship, Small, Medium, Micro Enterprises (SMMEs), empowerment, and government policies.

Chapter 3 describes the research methodology. In this chapter, the research design is described; sampling, data collection instruments, and data collection procedures are also explained. This

chapter further describes the data analysis process and ends with a description of some ethical considerations and challenges encountered. Chapter 4 provides the background of women and inequality in South Africa to highlight previous policies that restricted women from pursuing entrepreneurship, it then discusses the current situation of women in South Africa to highlight the state's effort of empowering women by discussing policies that were put in place post-1994.

Chapter 5 evaluates the specific programmes and initiatives that were put in place by the government to empower women entrepreneurs, and measure their progress so far by highlighting the beneficiaries of the programmes. Chapter 6 concludes the findings by discussing the government policies and initiatives in empowering women-owned SMMEs. The discussion was centered on the major themes of the study. This chapter also covers conclusions and proposes policy implications based on the research findings.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

Generally, women face many challenges in life, some of these challenges include gloomy economic conditions, high levels of unemployment, rising food prices, and discrimination in the mainstream labour market. Furthermore, females constitute a larger portion of people who are susceptible to poverty (Mboko and Smith-Hunter, 2009). These challenges have led females to appreciate and understand the benefits of starting small business ventures. Entrepreneurship also empowers women economically and it increases the scope of the role played by women within economies. In this regard, there is an urgent need to empower women in the SMME sector in order to develop them into sustainable wealth creators. According to Welter (2004:221), promoting and supporting females to start small businesses is indeed a means of raising entrepreneurship within an economy.

However, for women to feel empowered through their participation in entrepreneurial activities the state needs to create a conducive environment that will be a fertile ground for entrepreneurship development. This is done by implementing policies, developing initiatives, and introducing government support programmes that are designed to encourage women entrepreneurship. This chapter is based on an extensive overview of literature relevant to the topic of study, the framework of analysis guiding this study. Therefore, the study draws on the concepts of empowerment, SMMEs women in entrepreneurship, and government SMME support policies. The chapter is also supported by the empowerment theory.

The section provides a broad overview of small enterprise definition used across the globe to understand what an SMME is. It then discusses women's empowerment through various government support initiatives. In relation, the success of an enterprise is dependent on the support provided by the state, the South African government has developed strategies through legislation to promote effective entrepreneurship in the country, and these will be discussed.

2.2 Empowerment theory

The empowerment theory was advocated by Sara Longwe, in 1990. The assumption of the theory centered on women's empowerment and gender equality (Brush, 1992:30). The aim of the theory is to critically assess the level of women empowerment and development. According to Shabana (2011:19) women's empowerment simply means allowing women to take part equally as men in every work of life like men counterpart, and in addition to participating in the development process to achieve or gain control of the factors of production like men in all the societies. The theory aims to ensure equal opportunities to all genders to accomplish gender fairness. The theory believes that with this, the disparity in the business enterprises will be minimized if equal treatment is given to both genders in the economic sectors (Brush, 1992: 33). For instance, empowering women ranging from education and empowerment opportunities that could assist in bridging the gender differences, which invariably results in giving a sense of belonging to all.

However, development means allowing people to control their lives in any given organisation, or to become productive and protect themselves from the shackle of poverty. This statement is also supported by Mnenwa and Maliti (2005: 57) in their argument that, entrepreneurship is important for the development and empowerment of every nation, as it contributes to poverty alleviation through income generation in form of salaries and job creation. Longwe's framework is concerned with the process of empowerment, which cover five levels of empowerment. The levels include welfare, access, awareness, participation, and control (Brush, 1992: 30). To support this paper the researcher used awareness and access.

This is the first level and the beginning of empowerment because women understand that they are been deprived not because they are not capable, but due to their gender. To support this Baughn et al., (2006:67) states that women-owned enterprises have potential to serve as empowering settings, particularly since scholars suggest women may be more likely than men to be democratic in their businesses, value cooperation and show respect to individuals in their organisations. More so, this theory is a concern with the sympathetic differences between genders, and awareness that gender attributes are traditions and can be changed. The empowerment theory also believes that closing gender gaps must be a central part of any strategy to create more sustainable and inclusive economics and societies.

2.3. Women in Entrepreneurship

Literature on female business indicates that the contribution that women make in the business area was not fully recognized until the mid-1980s (Watkins and Watkins, 1984). Many women did not have the opportunity, appropriate education, or social acceptance to enter the business sector (Carter et al., 2001: 56). Since the beginning of the Global Entrepreneurship Monitor (GEM) project in 1999, data has shown that the participation of women in entrepreneurship varies considerably from country to country and that, in spite of national variations, female participation rates across countries is measurable at about two-thirds that of men (Allen et al., 2007: 18).

Audretsch et al. (2006: 3) argues that economies have recognized that it is critical to enable women, who make up half the global population, to participate in the entrepreneurial activities of their countries. Due to the societal changes that have occurred, business has become an accepted career path for women and the percentage of women in entrepreneurship has been growing globally (Dockel and Ligthelm, 2005: 43). Research findings from a GEM report revealed that women entrepreneurs are contributing enormously to the countries prosperity worldwide (GEM, 2015).

In contrast, in nations where women have been restricted from entrepreneurial activities, and did not facilitate societal development, the economy has been stagnant (Georgellis and Wall, 2004). Women represent a readily available pool of potential entrepreneurial activity that South Africa may leverage to improve its economy (Verheul et al., 2005: 37). Moreover, this potential exists in various stages of development, different demographic patterns, and labour force conditions (Greene et al., 2003).

Women entrepreneurs are achievement-oriented female business owners who have recognized an opportunity, manipulated the required resources to exploit it, and successfully turned this opportunity into a commercial reality. These entrepreneurs convert opportunities into new business ventures through creative, practical, and innovative skills. In the process, they

substantially contribute to the well-being of their country through wealth and job creation (Kock, 2008: 77).

Research on women entrepreneurs is widespread in developed countries, according to Barringer and Ireland (2008:17) women entrepreneurship increased in the USA by 30% from 1997 to 2002, actively contributing to economic growth. Szycher (2015:41) reports that in the USA between 1997 and 2013, the number of women entrepreneurs increased dramatically by 59% which resulted in 8.6 million women entrepreneurs owned businesses, with an income over USD 1 300 million, creating approximately 7.8 million jobs.

Women entrepreneurship is also on the rise in developing countries as witnessed by the escalating number of women entrepreneurs in the developing world (Kevane and Wydick, 2001). Women entrepreneurs are the key to entrepreneurship given their distinctive tasks in the family unit, resulting from the increase in women-headed family units across the developing world (Horrell and Krishnan, 2007: 26). Furthermore, there is an increased awareness of women's entrepreneurship role in economic development (Gries et al., 2010).

2.3.1. Arguments for promoting women entrepreneurship

As demonstrated in the previous sections, the contribution of SMMEs aids the economic development of South Africa and plays a significant role in advancing national and individual prosperity (Singh and Rahman, 2013). According to Rogerson (2008: 12), SMMEs together with farming and external investors, which form a big part of the private sector, have been responsible for the journey from poverty to prosperity for many nations. Developing countries must encourage and grow the SMMEs sector in order to alleviate poverty and decrease the unemployment rate (Dockel and Ligthelm, 2005). Due to the recognised SMMEs contributions to economic growth, poverty alleviation, and employment creation, South Africa has constructed and enacted SMMEs friendly policies. This is because SMMEs are vital to any economy as they are an imperative source of innovation and development of products, services, and technologies (Mahadea, 2008).

At a global level, the SMME sector accounts for a great portion of Gross Domestic Product (GDP), this is contrary to the reality in South Africa, the SMMEs contribution to GDP in South Africa is relatively small (Chell, 2008). According to Fatoki and Van Aardt Smith (2011), increased participation of women-entrepreneurs could potentially increase the contribution of

SMMEs towards the GDP. SMMEs can contribute to productivity and growth of GDP through the restructuring of existing markets and the creation of new markets (OECD, 2010). By assisting in the creation of innovation and the development of new markets, SMMEs act as agents for change (Brink and Cant, 2003: 18). SMMEs contribute to productivity and growth of GDP through the role of testing new business ideas, which essentially means challenging established ways of doing business and coming up with innovative ways (Brink and Cant, 2003:18).

In most developing countries, including South Africa unemployment rates are high and seen as the most pressing socio-economic and political problem that nations face (Mutalemwe, 2010: 164). SMMEs in South Africa generally use labour-intensive methods of production than larger firms and contribute to 65% of the private sector employment (Statistics South Africa, 2020). This indicates that SMMEs have a high labour absorption capacity and can play a major role in the reduction of the unemployment rate in South Africa, which is currently sitting at 32.6 % (Statistics South Africa, 2021). Simpson et al., (2004) who argue that the participation of women entrepreneurs in the economic sector decreases the unemployment rate support this. The World Bank (2010) echoes the same sentiment that high levels of unemployment in developing countries can be addressed by developing the SMME sector of that country. The World Bank sees the creation of SMMEs as a breeding ground for innovation and advancements in technology (The World Bank, 2010).

Poverty is one of the biggest problems present on a global scale, for both developed and developing countries (Hanaak, 2000: 16). Although this is the reality, poverty in developing countries is still more prominent and persists as one of the main issues to be addressed. According to Kabeer (2003: 28), women experience higher rates of poverty than men, as a result increasing women's economic participation through entrepreneurial activity has the potential to alleviate poverty. South Africa subscribes to the Sustainable Development Goal (SDG) to reduce poverty and recognises how critical it is to develop the domestic private sector as a way to drive economic growth and addressing the poverty crisis (Bennewoth, 2004: 439). Unemployment is the chief cause of poverty among those of working age, Hisrich and Drnovesk (2002) suggest that the increasing participation of women entrepreneurs has the potential to create employment.

SMMEs face many challenges in South Africa. Despite these constraints, some SMMEs are growing and are seen as contributing to the government's policy objectives of poverty alleviation, employment creation, and the promotion of economic growth (Rogerson, 2008: 74). Similarly, the World Bank (2010) has coined pro-SMME policies based on two fundamental pillars. Firstly, SMMEs have benefits to the economy such as efficiency, innovation, and productivity growth, which is due to the enhanced competition, and entrepreneurship that the SMME sector brings with it. Secondly, SMMEs are more productive than larger companies (World Bank, 2010).

SMMEs in previously disadvantaged communities have been the focus of the government's economic development strategy (Bisnath, 2001: 111). In South Africa, the previously disadvantaged areas are those communities that were segregated from economic participation by law under apartheid. SMMEs have been the focus as they are the main source of employment for the community members and they allow the general members of the community to actively participate in the economy (Botha, 2006). Income inequality between population groups in South Africa is still believed to be high and the participation of the women-owned SMMEs is expected to assist in reducing the gap (Kabeer, 2005: 13).

2.3.2. Factors motivating women to start enterprises

Women's entrepreneurial activities are increasingly being promoted as a means of creating growth and development. Early research on female entrepreneurs has focused on their motivations for entry as well as the performance of their businesses since they vary significantly (Franck, 2012). Despite having different motivations to start enterprises, research shows that a common motivation for women venturing into entrepreneurship is the desire to move away from destitute conditions, which are associated with factors such as having an insufficient family income and difficulties in finding a job (Baum and Locke, 2004). These factors are defined as push factors that extrinsically motivate women to aspire to escape and move away from their unfortunate circumstances such as poverty and dependence on their male partners (Bradley and Boles, 2003: 74).

Cater et al. (2003) reveal that the most popular motivating factor for most female entrepreneurs in South Africa, especially rural females is the need to achieve financial security. They further point out that this is because most these South African women were raised according to strict

traditional values, have little or no education, become mothers at a very young age, and have little or no work experience. Brush et al. (2009: 112) in a similar manner further state that women who cannot make it in the corporate environment normally start their own businesses, this could explain their apparent involvement in traditional and low-income activities given their lack of knowledge, skills, prior work experience, socio-cultural and opportunity factors.

According to Carter et al. (2001), women exhibited a relative attachment to conventional entrepreneurial ideals in the form of individualism and self-reliance. The need for achievement, risk-taking propensity (Brockhaus and Horwitz 1986), and the desire for personal control have been identified as personal motivation factors for women's entrepreneurial activities. Jalbert (2000:67) agrees that most women venture into entrepreneurship to be independent, attain self-fulfilment and have the freedom to explore their creative abilities and to have total control of their time and their business. The need to exercise one's values without organizational constraints and the desire for more freedom and autonomy have also been identified as motivating factors for women's entrepreneurial activities (Lee-Gosselin and Grise 1990: 28).

The need for flexibility is also mentioned as another personal factor that motivates women to become entrepreneurs. The long and inflexible working hours in some areas of paid employment make it relatively difficult for women to balance their professional and family life, particularly women with children (Heilman and Chen 2003). In most cases, women put family responsibility first and are willing to trade off higher earnings to achieve the flexibility that comes with self-employment. This condition, according to Heilman and Chen (2003) and Botha (2006), constitutes the push factor of entrepreneurial motivation for women. The push factors refer to negative influences such as unemployment or loss of employment (retrenchment) that force women to become entrepreneurs known as necessity entrepreneurs (Botha, 2006). The pull factors refer to more positive influences, like the identification of a business opportunity, the availability of government support in certain sectors of need, and the availability of a mentor or role model who encourages women to consider entrepreneurship as a career option (Botha, 2006).

Lee-Gosselin and Grise (1990) argue that women start their businesses to actualize, use one's talents, be recognized by others, obtain work experience, control one's own life, a means through which one can express oneself and create jobs for members of their family. Business ownership

in this regard can be seen as an innovative response to some sociological constraints. Furthermore, Malloon and Cohen (2001: 56) found that many women have few opportunities for professional development in terms of promotion, learning, and growth within their organizations. For these women, work has lost its challenge, and feelings such as stagnation might act as triggers for change. Self-employment then offers room to grow and opportunities to flourish (Malloon and Cohen, 2001: 57).

The study by Ghosh and Cheruvalath (2007) shows that opportunity entrepreneurs make up only one-fifth of all female entrepreneurs in developing countries. In South Africa, despite the low representation of opportunity female entrepreneurs, this category is responsible for creating over 80% of the jobs created by female entrepreneurs (Kantor, 2018). The reason for this could be found in the fact that these opportunity entrepreneurs are able to grow and sustain their businesses making them viable. Another reason could be that opportunity entrepreneurs invest time and money to understand the business environment, and they have prior knowledge and work experience, which is invaluable to business success (Carree, 2006).

It should also be noted that female entrepreneurship thrives in countries with low incomes and high birth rates (Kehler and Johanna, 2013), therefore economic factors cannot be overlooked. For women in these countries, entrepreneurship is a lifeline, since there are no available jobs that can lead to the elimination of the cultural and institutional constraints, and still enable them to provide for their families (Kehler and Johanna, 2013). The low income per capita in countries like South Africa gives women little or no options but to make a livelihood, thereby creating necessity entrepreneurs (Kantor, 2001). Therefore, countries with more economic security, welfare payments, and job stability have more opportunity entrepreneurs and fewer necessity entrepreneurs (Minniti and Arenius, 2003: 22). According to Verheul et al. (2004), wealthier countries that are more technologically advanced or advancing create a need for services and an opportunity for female entrepreneurs who are predominantly found in the service sector.

2.3.3. Women entrepreneurs in South Africa

Botha (2006:149) stated that any government that is interested in improving economic prosperity should be focused on promoting the entrepreneurial dynamics of its country. Women represent a pool of potential entrepreneurs in various stages of development with different demographic patterns and different labour force conditions. According to Friedrich et al. (2003), the focus of

the South African government is primarily on the development of previously disadvantaged communities. Particularly women entrepreneurs in South Africa in the past owned no property to be used as collateral on loans and needed their husbands' permission to enter into financial arrangements (Simbwaye, 2002: 3). Due to the restructuring of policies post-1994, the business climate in South Africa has become more accommodating to women, encouraging them to enter the entrepreneurship field in much larger numbers. Bates (2002) argues that the birth of democracy brought changes in the business landscape in South Africa.

The availability of entrepreneurs may be considered the most important prerequisite for economic development in a country (O'Neill and Viljoen, 2001). The 1995 publication of the White Paper on the development of small businesses indicated that the government in South Africa realized the importance of developing entrepreneurship and small businesses (Adams et al., 1999). It stated that Small, Medium, and Micro Enterprises (SMMEs) offered an important vehicle for addressing the challenges of job creation, economic growth, and equity in South Africa (South Africa, 1995: 5). The White Paper made special reference to the development of female entrepreneurs, one objective underlying the support framework of the National Small-Business Policy (NSBP) is to facilitate equal income, wealth, and economic opportunities, with special emphasis on supporting the advancement of women in all business sectors (South Africa, 1995:15).

Women entrepreneurship has been recognized for many years in South Africa and beyond as a route to move away from poverty because of fewer opportunities available to women in established labour markets (Fonjong, 2004). O'Neil and Viljeon (2001) further assert that the livelihoods of women have always been derived mainly from microenterprise activities in the informal sector. Scarborough and Zimmerer (2000:16) further argue that small businesses have been offering women opportunities for economic expression through employment and entrepreneurship. This emphasis on the development of female entrepreneurs is understandable since women represent more than 50% of the South African population but own approximately 33% of existing businesses (Morris and Hooper, 1996).

2.4. Small, Medium, and Micro Enterprises (SMMEs)

While the importance of the SME sector is acknowledged internationally, defining an SME is a challenging task as every country has its definition. There is no single accepted definition of a

small firm (Storey, 1994). Firms differ in their levels of capitalization, sales, and employment capacity. Hence, definitions employ measures of size such as the number of employees, turnover, profitability, and net worth (Charmes, 1990). When this formula is applied to one sector, it might lead to all firms being classified as small, while the same size definition is applied to a different sector, it might lead to a different result (Charmes, 1990).

According to Le Fleur et al. (2014), SMME definitions can be broadly categorized into two economic and statistical definitions. Under the economic definition, a firm is regarded as small if it meets the following criteria: firstly, it has a relatively small share of its marketplace (Le Fleur et al., 2014). Secondly, when owners or past owners manage it, in a personalized way and not through the medium of a formalized management structure, and lastly, it is independent in that it is not part of a larger enterprise (Le Fleur et al., 2014). The statistical definition, on the other hand, is used in three main areas, firstly, quantifying the size of the small firm sector and its contribution to GDP, employment, and exports (Le Fleur et al., 2014). Secondly, comparing the extent to which the small firm sector's economic contribution has changed over time, and lastly, in a cross-country comparison of the small firms' economic contribution (Le Fleur et al., 2014).

The abbreviation "SME" occurs commonly in the European Union (EU) and international organizations such as the World Bank, the United Nations, and the World Trade Organization, while the term Small and Medium Businesses or "SMBs" is predominantly used in the USA. In South Africa, the term is "SMME" for Small, Medium, and Micro-enterprises, and elsewhere in Africa, "MSME" is used for Micro, Small, and Medium Enterprises. Like other countries, the issue of what constitutes a small or medium enterprise is a major concern in South Africa (Dalberg, 2011). Various authors have given different definitions to this category of business as the common definition of SMMEs includes registered businesses with less than 250 employees (IFC, 2009:9).

In practice, SMMEs are defined in many different ways, generally with reference either to the number of employees or to turnover bands or a combination of both, as in the National Small Business Act, 1996, which also allows for variations according to industry sector (Fedderke and Naumann, 2011: 291). According to Ayyagari et al. (2007: 415), the definition of SMMEs by size is necessary, but it is not sufficient for an understanding of a sector where the realities are complex and dynamic. In South Africa, a small business is officially defined in Section 1 of the

National Small Business Act of 1996 as amended by the National Small Business Amendment Acts of 2003 and 2004 (NSB Act). It is defined as “a separate and distinct business entity, including co-operatives enterprises and non-government organizations, managed by one owner or more which, including its branches or subsidiaries, if any, is predominantly carried on in any sector or sub-sector of the economy mentioned in column 1 of the schedule” (NSBA, 2004).

The NSB Act further categorizes small businesses in South Africa into distinct groups, namely, survivalist, micro, very small, small, and medium, hence the use of the term “SMME” for Small, Medium, and Micro-enterprises (NSBA, 2004). However, the terms “SMME” and “SME” are used interchangeably in South Africa (Ayyagari et al., 2007). The SME definition uses the number of employees, the most common mode of definition, per enterprise size category combined with the annual turnover categories, the gross assets excluding fixed property (Ayyagari et al., 2007).

2.4.1. The contribution of SMMEs in South Africa

Entrepreneurship is important to the wellbeing of any economy and has the potential to contribute to employment creation and poverty alleviation (Herrington et al., 2009:11). Furthermore, entrepreneurial activity is considered an important mechanism for economic development through job creation, innovation, and its welfare effect has led to growing policy interest in entrepreneurship at a national level in South Africa (Herrington et al., 2009:7). Therefore, entrepreneurial development is important for economic development. Hence, the 2002 South African GEM Report acknowledged the growing consensus within South Africa about the importance of entrepreneurship as a factor impacting economic development (Global Entrepreneurship Monitor, 2002). Hendricks (2001: 136) states that a culture of entrepreneurship could unleash the economic potential of all people in South Africa, particularly the women, who need options that allow them to actively contribute towards economic development.

Ahl (2006) argues that entrepreneurship is constructed as something positive leading to social and economic improvement. This argument fits in the grand narrative of modernity in which development does not only imply change but also progress which is both valued and expected (Jalbert, 2000: 67). South Africa’s government shows its commitment to developing small businesses and enterprises through The White Paper. It stated that SMMEs act as catalysts in addressing the challenges of job creation, economic growth, and equity in South Africa. The

stimulation of SMMEs must be seen as part of an integrated strategy to take the economy onto a higher road that is diversified and productive (O'Neill et al., 2001:37).

Statistics South Africa (2021) indicated that the unemployment rate rose to 32.6 % in the first quarter of 2021 from 32.5 % in the previous year. The Department of Economic Development and Tourism stated that the tourism industry plays a crucial part in job creation, since it is one of the industries with opportunities for entrepreneurs to create their own small businesses (Department of Economic Development and Tourism, 2008). The best alternative for wages or salaries is self-employment through entrepreneurial activities (Xavier et al., 2012: 25). Van Vuuren (2007:629), who states that entrepreneurship is a solution to improve the economic growth, unemployment rate, and poverty levels in South Africa, also explains this.

The contribution of the SMME sector is vital to the economic well-being of any nation regardless of the stages of economic development of the nation (Clark and Lee, 2006:1). Entrepreneurship contributes to the socio-economic as well as the political transformation of economies (Hussain Millman and Matlay, 2006: 112). Katsikis and Kyrgidou (2009) who stated that entrepreneurship develops individuals and the society further support this. Entrepreneurship, can therefore, be regarded as the engine for economic growth (Hussain and Matlay, 2007:487). Bayineni (2005:35) concurs by pointing out that entrepreneurship and economic development are closely related and are inseparable because where entrepreneurship is practiced, there is bound to be both economic growth and economic progress. Thus, entrepreneurship creates more jobs, increases the standards of living, increases household income, promotes innovation, and acts as a mechanism for the spillover effects.

Forje (2009:17) argues that healthy living, cost reduction in health care facilities, and increased income to the government offers through income tax payments are some of the benefits that accrue from the positive impact of entrepreneurship. This eventually leads to the minimization of poverty among humankind and a wider distribution of wealth and opportunities. SMMEs also help to diversify the economy (Mutula and Van Brakel, 2007:232) and they are undoubtedly, a critical element for achieving a successful formula for economic growth (Okello-Obura et al., 2008:368). Audretsch (2006) states that in a low-level GDP country such as South Africa, the entrepreneurial sector creates jobs opportunities and new markets.

2.5. Empowerment

Empowerment is a multi-dimensional social process that gives people the power to define important issues in their lives and communities (Schuler et al, 2003). The World Bank identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal (World Bank, 2009). According to Whitemore (1998:13), empowerment is an interactive process through which people experience personal and social change, enabling them to achieve influence over the organizations and institutions, which affect their lives and communities. Kabeer (2005) further argues that the concept of empowerment cannot be understood as a single definition, it must be understood in relation to the specific needs of the people who are yearning for empowerment, and in this particular study, it is women.

Women empowerment is a process where women are given the opportunity to participate fully in the social, political, and economic spheres of life. It entails creating an enabling environment in which women are allowed to participate in government programmes and organizational policies that affect their lives (Sushama, 1998). Empowering women also involves the process of according women the power to become breadwinners, self-reliant, generate income from projects, and fight poverty (Elloit, 2008). The issue of women empowerment became popular after the 1995 United Nations Conference for Women held in Beijing, China (Irene, 2006). South Africa is a signatory to the Beijing Declaration, thus, post-1994 the country introduced various women empowerment initiatives and support structures to address the plight of women (Irene, 2006).

Active participation of women in issues linked to their empowerment and development has over the years been regarded as crucial for ensuring that their dreams and aspirations are realized (Kongolo and Bamgose, 2002:12). South Africa, like other developing countries, has been actively involved in empowering women since women are a vulnerable group that bears the brunt of poverty most (Motteux, Binns, Nel and Rowntree, 1999). Partly, this state of affairs is rooted in apartheid policies, which systematically and socially engineered and positioned women to be inferior (OSW, 2000:77). Although many initiatives have been introduced in South Africa post-1994 to address the plight of women, the case for their empowerment continues to occupy little space on the development agenda (Adema, 2014: 48).

Although men and women have been actively involved in empowerment programmes, they have benefited at varying levels, studies conducted in South Africa have highlighted the obstructions women still face in their endeavours to get empowered (Kongolo and Bamgose, 2001). Fonjong (2001: 230) argues that genuine women empowerment requires the general population to know the extent of their problems so that proper strategies can be adopted to reverse the situation. This notion is supported by Bowen (2008: 69) who argues that projects based on needs identified by a local community will be valued by its citizens and will consequently have a greater likelihood of success.

Oxaal and Baden (1997: 6) states that the process of women empowerment should allow women to freely analyse, develop and voice their needs and interests, without these being pre-defined or imposed from above, by planners or other social actors. It can be understood from this argument that empowerment is community-specific. Thus, what empowers one group of people may not necessarily have the same effect on another. Empowerment of women occurs when they actively participate in setting the agenda and continue to occupy the driving seat as they stir the wheel of change to their situations (Arnoff, 2011).

Omorodion (2007:7) recommends that needs-assessments should be conducted at grassroots community levels to determine the concerns that women have, this is so because the needs are bound to differ according to the social and cultural realities of the communities where women reside. According to Fonjong (2001), empowerment involves accessing basic needs and taking control over the processes for meeting them, and exploiting the resulting benefits. Therefore, it is vital to find out whether women are genuinely empowered considering the socio-cultural and political complexities existing in the communities they come from, this will help implement empowerment programmes that are more responsive to women's needs and their communities (Bisnath, 2001: 111).

2.5.1. Women economic empowerment

Women around the world who do not have access to financial services constitute about 75% of the population, because they do not have paid jobs or collateral (UN, 2019). Moreover, women make up more than 50% of the poorest people around the globe and they constitute over half of the world's population and more than half of the poor population (UN, 2019). Lack of opportunities and denial of basic rights are some of the factors contributing to the high number of

poor women (UN, 2011). Over and above that, women bear the responsibility of housekeeping, taking care of the elderly and child-rearing efforts that either are undervalued or ignored (Oxaal and Baden, 1997: 54). Women are usually restricted to low-paying jobs, segregated positions, and sectors that are deemed socially acceptable for women to work in (Chen, 2004: 14).

Since the recognition of empowerment by international organizations and local governments as a necessity for economic development as well as achieving the Sustainable Development Goals, women's economic empowerment has been treated as a crucial issue (Khattab and Sakr, 2009:18). Much attention is currently given to women's economic empowerment through investments in women by both international and national organizations because they view women's participation as a solution for economic development (Khattab and Sakr, 2009: 22). The World Bank affirms that investing in women is a good strategy, as it promotes economic growth, enhances economic potential, and reduces poverty (World Bank, 2012:26). This shows women's economic empowerment is important in championing economic development.

2.5.2. Empowerment through microcredit financing

In recent years, many microcredit programs targeting and claiming to empower women have become prevalent, this is because international agencies believe that they create more employment and offer women the opportunity to take part in the economy (Karim, 2014: 153). Microcredit financing has been popular since the 1990s as a poverty reduction strategy, and many organizations and institutions such as the UN and the World Bank use it (Kato and Kratzer, 2013). Microcredit financing programmes are assumed to enhance economic growth while empowering those who receive credit (Mayoux, 1998: 23). Moreover, the availability of credit is said to assist the poor set-up their own businesses, which in turn, will enable them to gain skills and also provide for their families, thus empowering them (Kato and Kratzer, 2013).

Generally, poor people lack collateral, which puts them at a disadvantage for regular bank loans (Ali and Hatta, 2012: 6). The logic behind microfinance programmes is that those (the poor) without security can now receive credit through these programmes (Mayoux, 1999). This will enable poor people to take part in economic activities and earn an income, which will consequently help them escape poverty (Morduch, 2000: 88). Furthermore, the idea behind empowering women through microcredit programmes is that it will lead to social and political empowerment (Mayoux, 1999).

The logic is that if credit is available to women and they are able to access it, they will be able to start their own enterprises that will generate income for the household (Mayoux, 1999). This financial contribution to the household increases their income and improves their status within the family (Kato and Kratzer, 2013). Women's' increased power within the family will then challenge traditional gender roles and will enable women to take part in political and social life (Mayoux, 1990).

Microfinance is promoted as the most crucial mechanism for women's empowerment and poverty alleviation around the world (Khan et al, 2011: 134). Kabeer (2005: 21) further argues that, in South Africa women are provided with credit for entrepreneurship purposes as a way of empowering, them while alleviating poverty by offering financial support to women entrepreneurs through government initiative programmes such as Isvande Women's Fund and Small Enterprise Development Agency (SEDA).

In addition, Sarumathi and Mohan (2011) contend that microcredit serves to empower women as they tend to be rejected by banks due to lack of collateral (Mayoux, 2002). Most women in developing countries such as South Africa are unable to take part in economic activities due to several reasons, including their lack of funds (Sarumathi and Mohan, 2011:6). Therefore, microfinance programmes offer women this opportunity to start businesses by loaning them money to start businesses (Mayoux, 2002). Furthermore, according to Mayoux (2002), targeting women and giving them credit is seen as a significant means of empowering them and improving economic development.

Microcredit financing is intimately linked to women's empowerment and international development agencies view this strategy as essential to encouraging women empowerment (Sarumathi and Mohan, 2011:8). This is based on the idea that the loans given to women by the microfinance programs will be used in entrepreneurial activities, which will create employment, alleviate poverty, and ultimately empower women (Dodd and Patra, 2002).

2.5.3. Women empowerment through entrepreneurship development

One of the key factors in determining the success of the development is the status and position of women in society. This means that the neglect of women in the development process of any country constitutes human resource waste (Gupta et al, 2009: 397). Premised on this argument, it will be a disservice for any country to ignore its women population in its development efforts.

Adema (2014) states that the task before any government therefore should be that moving steadily and firmly in the direction of economic development that involves women.

Faleye (1999: 20) stated that women's development is not nearly about reducing poverty by increasing productivity, but also about women's liberation. Globally, women's empowerment has recently gained considerable importance as an area for policy and policy interventions in most organizations, they have recognized the benefits of empowerment, which can be achieved through effective participation of women (Dreisler, 2003: 383).

Fenwick (2001) states that one major therapy prescribed by women empowerment advocates is empowering women through entrepreneurship. Entrepreneurship enables unemployed women to earn a living, maintain a dignified life, and contribute to the economic development of the country (Fenwick, 2001). Entrepreneurship is the best way to properly utilize, both human and non-human resources and improving the living condition of the poor masses (Singh and Prabha 2009: 15).

When women partake in entrepreneurship, regardless of the type of enterprise they engage in, they become significantly empowered because this participation enhances their autonomy and improves their well-being (Bayisenge, 2010). Moreover, entrepreneurship offers some form of survival and security and helps poor households escape poverty (Bayisenge, 2010). According to Malhotra (2004: 38), entrepreneurship gives women power over decision-making within the household and enhances their civic participation. Thus, women who are involved in entrepreneurial activities are said to be more likely to have higher decision-making power, mobility, and control over finances (Bayisenge, 2010).

2.5.4. Women empowerment initiatives in post-apartheid South Africa

In an attempt to protect the cause and rights of women as well as improve their livelihoods, South Africa signed and ratified various international legislative instruments. One of them is the Elimination of All Forms of Discrimination against Women (CEDAW) of 1979. Article 2(e) of CEDAW stipulates that as a participating member, the South African government must protect all women in the country from all forms of discrimination by any person, organization, or enterprise (CEDAW, 1979). In addition, Article 3 dictates that, as a signatory, the country has a duty to take appropriate measures including legislation especially in the political, social, economic, and cultural fields in order to ensure that the advancement of women occurs

(CEDAW, 1979). This would enhance their enjoyment of human rights and all the freedoms based on equality with men.

South Africa signed and ratified the Beijing Declaration of 1995, the conference declared that women's rights were human rights. In this respect, participating governments were mandated to prioritize five areas they would use to advance the cause of women (Chong, 2012: 32). Thus, women's empowerment was singled out as an essential strategy for reducing women's poverty and redressing the gender imbalances existing between men and women (Chong, 2012: 32). Through the strategy, women were expected to gain the power to access resources, acquire knowledge, skills, and the freedom to take control of their destiny through making decisions on issues concerning their well-being (Chong, 2012: 32).

In South Africa, empowerment is anchored on the observance and respect for individual rights of both men and women as stated in the Bill of Rights of the Constitution of the Republic of South Africa Act 109 of 1996. Women's rights are enshrined in human rights, which encompass the right to human dignity, equality, and freedom (Desai, 2012: 14). South Africa is obliged to abide by the terms of the constitution by making sure that every citizen, including those at the grassroots community level, are afforded the opportunity to lead a decent life (Gumede, 2012). The rights of women are equated to those of men, it states that "Everyone is equal before the law and has the right to equal protection and benefit of the law" (The Bill of Rights, 1996). Equality encompasses the full and equal enjoyment of all rights and freedoms.

In addition, National Gender Policy Framework was formulated to provide direction on how to champion women's empowerment. The framework recognizes meeting specific and distinct needs of different categories of women and men as central to the realization of genuine empowerment (National Gender Policy Framework, 2000). It also highlights the centrality of devising and implementing gender programs based on a detailed understanding of the specific and distinct needs of women (ibid.).

In support of the Constitutional imperatives, the government introduced the National Gender Machinery (NGM) whose objective is to incorporate gender issues in all the structures of government and civil society (Commission on Gender Equality, 2000). The NGM has structures at national governmental, legislative and statutory body levels. A component of the NGM at the national level is the Office of the Status of Women (OSW), which is housed in the Office of the

Presidency and its prime purpose is to deal with issues of ‘gender mainstreaming’, policy formulation, and implementation (Booyesen-Wolthers, 2007).

In South Africa, the government is also committed to improving the conditions of women entrepreneurs as evidenced in the 1995 White Paper on small business development. O’Neill and Viljoen (2001:38) concur with this argument by pointing out that the White Paper made special reference to the development of women entrepreneurs. Because of this, the government has made progress on the development of initiatives that stimulate women's entrepreneurship in this country (Botha et al, 2006). According to Bard et al. (2004), since initiatives emanate from government policies, and if a government has a good and a strong policy framework on the ground, there is a high probability that good initiatives or programmes will emanate from these policies which will eventually lead to the development and empowerment of its people.

2.6. Role of Government Policy in Entrepreneurship Development

The importance of entrepreneurship development in several economies globally cannot be overemphasized as many countries worldwide have established programs to support entrepreneurship within their communities (Fenwick, 2009). Lin and Chih (1998) mention that, one of the support schemes that spur entrepreneurship development is the policy tool. The success of an enterprise depends on the support provided by the state and by the regulations, it creates to make the climate for business enterprises attractive and easy. The State and its institutions do not act as executive authorities but are seen as a necessary administrative service for successful businesses (MacMahon, 1999). Their responsibilities are to provide a stimulating business environment and development support to SMMEs, by stimulating legislation, improving institutional capacities, rendering adequate measures of economic policy, and establishing the necessary infrastructure (Mahadea, 2001: 189).

Mallon and Cohen (2001:12) state that developed countries have long-standing experience and good strategies to support entrepreneurship, while the underdeveloped and developing countries are making beginner's steps in the development of strategies that are of great importance for the development of this sector. Therefore, the development of enterprises depends largely on the institutional, physical, and financial infrastructure that a country has. Higher levels of infrastructure development make it easier for the development of entrepreneurship in the country and vice versa (Mallon and Cohen, 2001: 12).

In the case of government support policies, it is assumed that since the government is in the lead for entrepreneurial development and it should provide the much-needed resources within its capabilities, such resources include the provision of an environment conducive to business that will highly promote entrepreneurship (Themba et al, 1999). Government policy in this context is any course of action that aims at regulating and improving the conditions of SMMEs in terms of support, implementation, and funding policies by the government (Rauch and Frese, 2000: 41). Based on this definition, government policy as it relates to entrepreneurial practice is targeted at encouraging entrepreneurship by making a favourable environment for the entrepreneurs.

Government support SMMEs through the enactment of guidelines that will regulate entrepreneurial activity generally for the reason that entrepreneurship is the bedrock of a nation's path to industrialization and economic freedom (Rauch and Frese, 200: 43). Furthermore, the government needs to enact policies that are user-friendly to entrepreneurs (Naser et al., 2009). Pals (2006) mentions that there is a need for government entrepreneurship policies to be successfully implemented irrespective of which administration is in power in order to achieve the goals of the guideline, which often is always lacking.

2.6.1 The stimulation of women entrepreneurs through government initiatives

Worldwide, the stimulation of women's entrepreneurship has been identified as a key component for the success of the small business sector of any country (O'Gorman and Colm, 2001: 60). According to Bruton et al. (2008:1), entrepreneurship is the engine that will push the emerging economies forward and to a higher level. Therefore, the management and growth of such enterprises are extremely critical for both national and regional economic development (McElwee, 2000). Sobel et al. (2007:221) mention that economic development policies nowadays are shifting away from attracting large manufacturing corporations to promoting small businesses.

A more substantial contribution to the economy could be attained by raising the quality and standards of entrepreneurship as well as the numbers of people starting small businesses (Koster and Rai, 2008:134). Macht and Robinson (2009:187) suggest that a growing economy needs a thriving small business community. Policymakers and business organizations could be used as vehicles that could bring change in the stimulation and growth of entrepreneurship as a whole. According to Dubey (2007:197), it requires great vision and creative imagination on the part of

the political leaders and administrative managers for any country to be able to effectively deliver programmes that are able to motivate people to take up entrepreneurship as a career.

Okello-Obura et al. (2008:368) argue that governments need to focus on building a strong base of small firms because it is from this foundation that small business growth would emerge. Focusing on improving the quality and quantity of female entrepreneurs is one-way of achieving a thriving small business sector, this is crucial because women constitute a critical and untapped resource in entrepreneurship (Minniti and Naude, 2010: 16). Hence, governments have to be instrumental in addressing the plight of women globally, by designing programmes that cater for the needs of women within the small business sector (Ligthelm et al, 2002).

Minniti et al., (2004:13) state that for countries to be effective in entrepreneurship policy formulation, the policies need to be tailored to the country's specific need. On top of this, people who have the capacity to do so should lead the implementation process. Without this, there is bound to be a mismatch between policy formulation and the effectiveness of its implementation on the ground (Kock, 2008: 48). It is also important to note that the small business sector in any country is highly diversified therefore initiatives or programmes must be designed to meet the specific requirements and needs of the particular segment in the sector. Minniti et al. (2004:13) report that a "one size fits all" approach does not necessarily work in entrepreneurship, because the SMME sector is highly diversified. Temtime et al. (2004:564) support this view by pointing out that there is no comprehensive programme that could solve all the problems that are encountered in small businesses, specifically when it comes to women, their needs should be addressed with a female context mindset because some of the challenges that they face are unique to them. Minniti et al. (2004:15), share the same views in that women tend to be much more sensitive than men to conditions in their local environment.

2.6.2 Initiatives to stimulate women entrepreneurs in South Africa

Prior to 1994, there was no strategic framework for the development of the small business sector in this country (Nieman et al., 2007:165). Because of this, the new government prioritized this issue and began the process of changing the mechanisms in which the SMME sector could operate by finding innovative ways of stimulating the growth and sustainability of this sector (Nieman et al., 2007:165). In March 1995, the White Paper on the national strategy for the development and promotion of small businesses was established in South Africa. The publication

of the 1995 White paper on small businesses represented the government's thinking and commitment towards the development of the small business sector in this country (South Africa, 1995:5).

The White Paper offered an important vehicle to address the challenges of job creation, economic growth, and equity redistribution in South Africa (O'Neill and Viljoen, 2001:37). The stimulation of SMMEs was also considered as part of an integrated strategy to take the South African economy to a higher level and towards a more diversified economy, enhanced productivity, and stimulated investment, which enables entrepreneurship to flourish (South Africa, 1995:5).

On top of this, the White Paper represented the government's commitment to the development of a sector that was neglected during the apartheid era especially about black-owned businesses (South Africa, 1995:6). The primary objective of the National Policy Framework for Small Businesses was to create an enabling and conducive environment for small enterprises that could result in SMMEs accepting responsibility for the operation, growth, and progress of their enterprises (South Africa, 1995:15). Part three of the White Paper on small businesses highlighted the support and advancement of women in all business sectors as one of the key objectives of the National Small Business Strategy (South Africa, 1995:18).

On 27 November 1996, the 1995 White Paper on small business became the National Small Business Act and this act paved the way for the Department of Trade and Industry to address the challenges and develop an enabling environment for SMMEs in South Africa (Nieman et al., 2007:165). It is also important to point out that the National Act was later amended in 2004. Nieman et al., (2007:166) assert that the Act emphasized the impediments faced by black entrepreneurs and individuals who were disadvantaged during the apartheid era. The key objectives according to Act No. 29 of 2004 are:

to design and implement support programmes, promote a service delivery network that increases the contribution of small enterprises to the South African economy as well as economic growth, job creation and equity distribution, additionally to strengthen the capacity of service providers to support small enterprises and for enterprises to compete successfully in both domestic and international markets (RSA, 2004: 4).

One of the key objectives of the White Paper was the Government's commitment towards the support of women entrepreneurs in this country. O'Neill and Viljoen (2001:38) concur with this by pointing out that the White Paper made special reference to the development of women entrepreneurs. The commitment by the government has been manifested through a number of initiatives that have been developed to assist women entrepreneurs in this country (O'Neill and Viljoen, 2001: 38).

Part 3.5.1 of the 1995 White Paper on small business development acknowledged the fact that the small business sector suffers from serious financial and human resource constraints. This section further mentions that the government's public-funded support programmes should be made available to every category of the small business sector that is encountering obstacles that hinder its growth potential (South Africa, 1995:20). In terms of the white paper, the government support packages should be differentiated and packaged to suit the particular needs and circumstances of the different sectors. This, therefore, implies that the government support programmes for women entrepreneurs should be developed in such a way that the women are equipped to overcome financial and human resource constraints and any other challenges that they encounter. The White Paper also, mentions the importance of developing a unique and different approach towards the support of women entrepreneurs including rural enterprises, school leavers, physically handicapped people, and other special target groups (South Africa, 1995:21).

2.6.3. The impact of government initiatives to stimulate women-owned enterprises

The process of women's entrepreneurship has gained momentum and is playing an important role in uplifting developing economies (Adeyeye et al., 2018: 71). Not only does the entrepreneurship process contribute to providing employment, and eradicating poverty it also introduces opportunities to new technology induction and market innovation (Ullah, 2011: 6). Therefore, many governments and policy-makers have recognized women's entrepreneurship as a development agent, which needs to be prioritized by governments (Jogarathnam and Giri, 2002).

Thomas (2006: 373) states that more women have entered the small business sector in South Africa, this increase in the figures can be attributed to the introduction of initiatives to stimulate female entrepreneurship. The impact of these initiatives cannot be underestimated, in South Africa, for example, the 1995 White Paper on small businesses report that there were 800 000

SMMEs in South Africa employing about 3.75 million people (South Africa, 1995: 9). In 2017, the number of small businesses increased to 2.3 million with a total turnover of R2 617 million (Statistics South Africa, 2017). Out of this figure of 2.3 million small businesses, there were approximately 1.4 million women-owned small businesses (Statistics South Africa, 2002).

Apart from the economic impact of the government initiatives to stimulate women's entrepreneurship, some positive social impacts accrued to these countries as a result of the different government efforts to empower women (Orford et al., 2007: 37). In Africa, for example, although the level of poverty is still very high, the fact that women have contributed to better standards of living cannot be underestimated (Perks and Struwig, 2005: 171). According to the poverty analysis of 2018, households led by women are less poor as compared to those led by men (Dejene, 2018: 7). This implies that women are making a positive impact on their family livelihood.

Through women's entrepreneurship, family incomes have increased, women have managed to educate their children, and they have also managed to feed their families, and these facts cannot be ignored (Pretorius et al., 2003). The fact that small businesses have helped women to become income earners also plays a critical role in assuring food security and better nutritional standards for their families (Pretorius et al., 2003). This is because when women's income increases, women tend to have significant control over how family resources are utilized such that expenditure on food and children's need is increased (ILO, 2002). Rogerson (2001:115) mentions that women entrepreneurs are found to have an important impact on the economy, both in their ability to create jobs for themselves and to create jobs for others.

2.6.4. Government support for the small business sector in South Africa

The South African government realized the importance of developing entrepreneurship and small businesses, as a result, it created support programmes to promote SMMEs as well as create a conducive environment for SMMEs. For simplicity, this section is presented in a table format, the first column highlights the support service offered, the second column states the purpose of the specific support programmes and the last column states the purpose of the specific support programmes.

Support Service	Purpose of Support Programme	Support Programme
Financial access	Ensure improved availability of loans and equity capital to SMMEs	Khula Enterprise Finance, Island Women's Fund
Access to non-financial services	This programme acts as an intermediary between government, the private sector, and service providers to provide non-financial services to SMMEs	Ntsika Enterprise Promotion Agency
Access to education and training	These programmes are aiming to provide services such as business advice and counselling services to small businesses, facilitate international and national market access for the products and services of small businesses and strengthen the capacity of service providers to support small businesses to compete successfully in the economy as well as provide entrepreneurs with skills, education, and training	SEDA (Small Enterprise Development Agency), SETA (Sector Education and Training Authority)
Mentorship	This programme offers the transfer of skills and mentorship programmes on a face-to-face basis, the development of viable business plans, and pre-and post-loan services.	SEDA
Access to technology	These programmes make use of technologies and make them accessible to communities	Technology for Women in Business, The National Technology Transfer Centre
Access to networks	The platforms aim to create an environment that allows women to network, share opportunities, and exchange skills	SEDA, SAWEN (South African Women Entrepreneurs Network)
Business support	The programmes provide entrepreneurs with business information that is essential to sustain enterprises	SEDA, Ntsika Enterprise Promotion Agency

Source: Department of Trade and Industry (2007)

2.7. Chapter Summary

This chapter begins with an introduction, which presents the arrangements of the chapter. The first section of the chapter discussed the empowerment theory. This was followed by a discussion on women in entrepreneurship, by highlighting factors that motivate women to start their own enterprises and presenting an argument for promoting women entrepreneurship. The following section provided a broad overview of the small enterprise concept by discussing how it is defined by different countries, afterwards the contribution of SMMEs such as economic development, poverty alleviation, and employment creation were discussed.

Following this women's empowerment was discussed, empowerment is popularized as a magic bullet in mainstream development. It is seen by development organizations as a solution to economic growth and poverty reduction. Thus, women empowerment initiatives and empowerment through economic freedom and entrepreneurship development were also discussed in this section. Looking at the number of women's empowerment programmes from the DTI (Department of Trade And Industry), it is worth mentioning that the DTI is dedicated to achieving women's empowerment. More effort is put into empowering women economically through micro financing.

Microfinancing is perceived as a solution for the economic empowerment of women and mostly for a country's economic growth. The last section discussed the role of government policies in entrepreneurship development. Several authors argue that the state plays a crucial role in the development of enterprises by creating a conducive environment that allows SMMEs to flourish. As a result, several support services and government initiatives have been designed to stimulate women entrepreneurs in South Africa. The next chapter will look at the methodology that was deployed to conduct the research.

CHAPTER THREE

METHODOLOGY

3.1. Introduction

Chapter 3 seeks to explain the research methodology utilized for this study. Research methodology refers to the research methods, procedures, and techniques that are used to address the research problem. Welman et al. (2007:2) argue that research methodology refers to the explanation and the logic behind research methods and techniques. The methodology of this study was guided by the research problem identified and the objectives that the study sought to achieve. This study sought to evaluate how the South African government initiatives have influenced women's empowerment through entrepreneurship in the country.

In addition to this, the study also sought to ascertain whether women in the country are aware of the government programmes that are targeting them, as well as the reasons that could be preventing them from benefiting fully from these government initiatives. In addition, the study aimed to discover how women entrepreneurs sustain their business by looking at the mechanisms they have adopted. Therefore, in this chapter, the researcher discusses major components of how the study was conducted. Thus, the research technique, research methodology, ethical consideration, sampling procedure and tools for data collection, data analysis and the reliability and validity of the study are also explained.

3.2. Research Technique

A research design is a plan that explains the method of collecting relevant data that is used to address the research objectives of the study (Cavana et al., 2001). The research technique adopted by this study is guided by the purpose of the study and the questions that the study seeks to answer. These questions require qualifications rather than quantification. The study, thus, adopted a qualitative approach. According to Welman and Kruger (2001:188), a qualitative research approach is a descriptive form of research that deals with subjective data that is collected from the research participants, and the data aim at establishing the socially constructed nature of reality.

The research utilized unstructured interviews and open-ended questions in order to gain insight as well as an understanding of the experience of women entrepreneurs. In addition, the research

technique adopted allowed the researcher to investigate the role of government agencies in empowering women-owned SMMEs. Furthermore, qualitative studies aim for in-depth understanding in order to generate rich observations (Henning, 2004). The adoption of this approach enabled the researcher to obtain a deeper understanding of how women entrepreneurs describe, interpret and give meaning to entrepreneurship as an empowerment tool.

3.2.1. Primary research

This is a three-part study, which involves, first a review of literature and documents on the gender and poverty situation in South Africa, empowerment efforts, policies, and other corrective initiatives. This review will be presented as part of the background and context in Chapter 4. The second involves interviews with key individuals, these interviews seek to understand aspects of women's entrepreneurship support from the point of view of experts and interested parties. Last, the interviews with women entrepreneurs were conducted which formed the empirical part of the study. All the interviews took place in the year 2021.

3.2.2. Review of literature

One of the most important phases of conducting a new research study is undoubtedly the literature section. A literature review constitutes the theoretical foundation of a study and may be described as a critical and in-depth assessment of previous research studies (Shuttleworth, 2009: 1). Shuttleworth (2009) further argues that a properly executed literature review not only justifies why specific research questions are addressed in a study but also forms the foundation of concepts and aspects relating to the specific problem or topic. It is not only a consecutive directory of all academic sources used in the study but, more importantly, an assessment that pulls together thoughts of previous researchers and describes how it interacts with and links to the research in the proposed new study (Mafini, 2015: 98).

There is interesting literature on gender and government efforts at women empowerment. The approach to the literature targeted the notion of women's empowerment and development in South Africa through the implementation of business development programmes, designed by government institutions. The study considered the politics of empowerment employed by women programmes. The politics of empowerment contain several strategies that organizations employ to realize their objectives within the context of women in South Africa.

The research focused on the Department of Trade and Industry (DTI) and the White Paper as the main state's representing institutions involved in promoting empowerment through business development. The DTI, through its Gender and Women Empowerment Unit (GWE Unit), enables and promotes women's participation in the economy by providing them with business funding and other non-financial services such as education and training, on behalf of the government. Therefore, a number of documents made up of the DTI's GWE Unit's strategy and policy documents intended for women's empowerment and gender equality were substantial literature for this study.

The reason for choosing the DTI is the fact that the institution is a government institution, which strives to empower and include previously disadvantaged groups, women particularly, with its specific programmes that aim to empower women through entrepreneurship. Therefore, this is essential for this study as it helped in identifying the effectiveness of programmes, and gain an understanding of how the state mobilizes terms such as 'women', 'gender', and 'empowerment'.

To gain an understanding of the nature of women entrepreneurs and the factors motivating them to participate in entrepreneurial activities, scholarly literature was used. Welman et al. (2007:23) state that scholarly literature is entirely credible and authoritative because the facts are verified from their original sources. This in turn influences the overall quality of the study making it reliable and enriched with facts.

In order to understand entrepreneurship development in post-apartheid South Africa, Acts that were introduced in relation to small business development post-1994 were examined. This is important as a means to highlight the changes that the government has made in relation to creating an environment that allows entrepreneurs to thrive.

The literature review compiled in this study is based on secondary data and has sufficiently used documents that are already in the public domain and are freely accessible even through the worldwide web. Scholarly literature is available in libraries and online, while Acts and other policy instruments were accessed online. According to Hoepfl (1997), secondary data is important to researchers following a qualitative method. Using a qualitative method resulted in gaining in-depth information on women's empowerment, something which would not have been possible with a quantitative method.

3.2.3. Key informant interviews

The focus on the empowerment of women through the facilitation of entrepreneurship requires an understanding of the mechanisms put in place and the role of certain agencies as well as progress made. The significance of knowledge and experiences of certain individuals within government agencies, academic institutions, and the women SMME sector cannot be underestimated. Twelve key informant interviews with these role players were conducted. These interviews were open-ended and designed to tap in from the rich knowledge and experience of these individuals. The interviews also included issues of sustainability and operation of SMMEs.

These interviews lasted for an hour or less, they covered a range of issues including the role of the agencies, policy instruments, procedures, successes, challenges, and responses. Key informants included officials from different government agencies, officials from relevant line ministries, and academics with an interest in gender and entrepreneurship. The people interviewed included 2 officials from each agency, 5 academics, 8 officials from associated line ministries, and 5 officials from NGOs involved with women empowerment.

Given the complications with the Corona virus pandemic and the delays associated with getting permission from institutions and organizations, these individuals were approached in their own personal capacity, an appointment was set prior to the interview taking place and a cover letter was sent to enhance the response rate of the interviews. Due to the Corona virus pandemic and the geographical distribution of the key informants, telephone interviews were the appropriate method to utilize. According to Cooper and Schindler (2003), telephone interviews can be ideally suited to busy professional respondents when the telephone numbers can be easily identified and timed appointments set up. For guidance, an interview schedule was used.

3.2.4. Open-ended interviews with women entrepreneurs

Open-ended interviews were conducted with women entrepreneurs in order to identify if they benefitted or did not benefit from the government initiatives put in place to empower women through entrepreneurship. Twenty women entrepreneurs were interviewed, 10 rural-based entrepreneurs and the other 10 were urban-based, these women ranged from various sectors ranging from agriculture to construction. The reason an equal number of entrepreneurs chosen was from different areas was to indicate the challenges faced by each group based on their geographical location. Because of the scope of the interviews, they ranged from an hour to

extended sessions; the interviews were guided by an interview schedule but were also open enough for all women to share their experiences.

The women entrepreneurs based in urban areas were interviewed telephonically due to geographical distribution. While the rural-based women entrepreneurs were interviewed face-to-face with all the Corona virus preventative measures considered. According to Cavana et al. (2001), face-to-face interviews is the best way of collecting high-quality data, as they offer a greater degree of flexibility, allowing the interviewer to clarify questions, correct misunderstandings, and follow up on new ideas in a way that is just not possible with other methods.

3.2.5. Advantages of unstructured interviews

According to Denscombe (2003: 16), an unstructured interview intends to expose the researcher to unanticipated themes and to help him or her to develop a better understanding of the interviewees' social reality from the interviewees' perspectives. As a result, this helps the researcher gather opinions and thoughts from respondents, offering much deeper, more thorough, often subjective information and develop a real sense of a person's understanding of a situation.

Unstructured interviews also allow participants to speak for themselves and ask for clarification, as a result, this increases the validity of the data as it enables the researcher to probe aspects of what a participant says, in ways that a more structured approach as an interview, may not get a fuller picture of an experience. In addition, unstructured interviews are more flexible as questions can be adapted and changed depending on the respondents' answers, enabling the researcher to deviate from the interview schedule (Saunders et al., 1997). This allows the interviewee to steer the direction of the interview.

3.3. Sampling Technique

This study used the purposive approach as a sampling method. According to Willis (2007), purposive sampling is widely used in qualitative research for the identification and selection of information-rich cases related to the phenomenon of interest. Purposive sampling involves the researcher identifying key informants who can inform an inquiry through their knowledge, experience, and expertise. Singh (2007) states that purposive sampling is used when the researcher needs the opinions or assessment of people with a high degree of knowledge about the

study area. The main advantage of this type of sampling technique is that only participants who possess the desired information participate in the research study. In this regard female entrepreneurs, experts from government agencies and non-government organizations as well as academic experts were approached to participate in this research study. The reason behind choosing the experts is the knowledge they possess concerning women's entrepreneurship, empowerment policies, and government initiatives. While female entrepreneurs were selected based on their experience and their vast knowledge of the operation of enterprises.

This study included 20 women entrepreneurs, 10 were rural-based entrepreneurs while the other 10 were urban-based entrepreneurs. The entrepreneurs were selected on the following criteria: they should have operated and run an SMME in any field for at least three years or more, secondly, the year in which the business was established should be after 1995 when the White Paper, which supports the development of women entrepreneurs, was introduced.

The sample of women entrepreneurs was designed in such a way that it would be made up of participants from both rural and urban areas. The inclusion of women entrepreneurs from different locations, allowed the researcher to collect a balanced view of opinions from both rural and urban-based female entrepreneurs' perspectives of the issue under study. Thus, collecting the views of female entrepreneurs enabled the researcher to gain an insight and understanding of the complex nature of the research topic. This has an advantage in that, the insight knowledge gained from the input of research participants is based on a well-balanced foundation and diversified views from knowledgeable individuals.

Two groups of experts were considered for these study namely, the academics in entrepreneurship and gender-related issues as well as, the non-academic experts. The academic experts were drawn from institutions of higher learning such as universities and research-based organizations. The non-academic experts are highly knowledgeable individuals who are directly involved in the development of the SMME sector in South Africa. The non-academics in this regard include individuals who actively participate in the SMME sector. The non-academic sample includes people who occupy senior management positions in organizations that are working towards the empowerment of women through entrepreneurship in South Africa.

These people included senior officials from the Department of Trade and Industry (DTI), senior managers of semi-government support agencies such as SEDA, SAWEN, Isvande Women's

Fund, and other senior people from Non-government Organisations (NGOs) that are involved in the development of the SMME sector and empowering women entrepreneurs. The sample of non-academic experts comes from various departments, not only those that are government-related, this was done in order not to compromise the quality of the information collected (biased information).

The incorporation of views from these two groups of experts enabled the researcher to have a balanced insight into the topic under study. The academic experts contributed a research-based wealth of knowledge on the subject, while the non-academics presented views that are based on the practical side of entrepreneurship.

3.4. Data Analysis

In choosing a data analysis method, the theoretical or analytical areas of interest in the study were taken into consideration. Given the objectives of the study, a thematic approach was chosen to analyse the qualitative data because according to Braun and Clarke (2006: 6), this form of data analysis tends to provide a more detailed analysis of some aspect of the data and less description of the overall data, it organizes and describes data sets in rich, minimal detail. The thematic analysis approach allows the researcher greater flexibility in interpreting the data and allows the researcher to approach large data sets more easily by coding the data and sorting them into broad themes. This was done with the aim of answering the research questions.

The analysis of data was guided by Braun and Clarke's (2006) account of thematic analysis as it was felt these guidelines offer an up-to-date and practice-based conceptualization of the method.

- Phase one: "Familiarising yourself with your data, is focused on reading and re-reading the data, noting down initial ideas" (Braun and Clarke, 2006: 87). To ensure the researcher completed this phase of analysis and immersed herself in the data, the interview sessions of each participant were transcribed, the transcripts were reread at least twice to begin to identify patterns and meaning, in the process note taking was done. An analysis was conducted to pull out the significant patterns and themes that were discovered throughout the participant's interview transcripts.
- Phase two: "Generating initial codes: coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code" (Braun and Clarke, 2006: 87). In this phase, the researcher focused on reducing the data and the

production of initial codes, this was done by coding the data into meaningful and manageable chunks of text, such as passages quotations, and single words. In this phase, the researcher focused on the development of themes and used them as an organizational tool.

- Phase three: “Searching for themes, collating codes into potential themes, gathering all data relevant to each potential theme” (Braun and Clarke, 2006: 87). In this phase the researcher analyzed and sorted the codes to identify themes, this phase was used as a draft of theme development and code placement.
- Phase four: “Reviewing themes, checking if the themes work in relation to the coded extracts (level 1) and the entire data set (level 2), generating a thematic map of the analysis (Braun and Clarke, 2006: 87). In this phase, the researcher focused on refining the draft themes identified in phase three using a two-level analysis of the codes. In the first level, the researcher read through the codes for each theme in order to determine if a coherent pattern has developed, if a coherent pattern was identified the researcher moved on to the second level of analysis. If codes did not fit, it had to be determined if the theme itself was the issue or the codes and information for that specific theme. To complete the second level, the researcher read through the entire data set to ensure the themes fit in relation to the data. This also helped in checking if any additional data that needed to be coded was left out.
- Phase five: “Generating clear definitions and names of each theme is important as an ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells” (Braun and Clarke, 2006: 89). The goal of this phase was to be able to define what the research themes are and what they are not. To meet this goal, the researcher focused on defining each theme, identifying the essence of the theme, and determining what aspect of the data and research questions the theme fits under.
- Phase six: “Producing the report is the final opportunity for analysis, selection of vivid extract examples, the final analysis of selected extracts, relating the analysis to the research questions and literature and producing a scholarly report of the analysis” (Braun and Clarke, 2006: 87). In the final phase, the researcher focused on putting words on paper in the form of a report and constructing an argument. This was based on the findings from the participants the researcher has interviewed and the information that

came forth from the process of data analysis; ultimately, the conclusions drawn from the information contributed to the body of knowledge and represented new meaning and insight to the research questions.

The goal of interpreting data was to develop findings and to draw conclusions based on substantial evidence that appeared from the collected data. The explanations and the responses from the women entrepreneurs and key informants were grounded in themes in order to answer the different research questions of this study. The themes were also drawn up and identified from some of the concepts discussed in the literature review. The main themes that emerged from the analysis were the role of government policies on women empowerment, women empowerment through entrepreneurship, beneficiaries of the government initiatives, and the sustainability of women-owned businesses. These themes were used to achieve the objective of this study. To further emphasize specific findings, raw data in the form of quotations was withdrawn from the developed themes.

3.5. Ethical Considerations

When undertaking research that involves participants, a researcher must ensure that the research falls within the ethical requirements that govern such research. According to Babbie (2004), any research needs to be aware of the general agreement about what is proper and improper in scientific research. The research dealt with human beings and their experiences, therefore ethical behaviour was of paramount importance during this research. It enabled the researcher to carry out their research project in a dignified manner with honesty and respect for human rights. Since the issue of ethical requirements is important in any research, the researcher notified the research participants about the purpose of the study and that their participation in the research project was solely on a voluntary basis. The participants were required to complete a consent form before engaging in interviews, as evidence that they were willing to take part in this research project. The participants were also assured that their anonymity and confidentiality were going to be maintained throughout the study. The interview questions were designed in such a way that the contents were not going to emotionally harm the participants.

3.5.1. Informed consent

The researcher used informed consent as a procedure for ensuring that research participants are informed about what the study entails as well as to seek permission from the participants prior to

the commencing of the study, allowing the research participants to participate in the research study voluntarily. The researcher made it known to be participants that if they choose to participate in this study, they were free to withdraw at any time without penalty.

3.5.2. Anonymity and confidentiality

Confidentiality was exercised by the researcher in the handling of information provided by the participants. Babbie (2019) states that confidentiality implies that only the researcher and possibly a few members of his/her staff should be aware of the identity of the participants. In order to ensure that the dignity, welfare, and privacy of individual research subjects are protected and that information about the individuals remains confidential, anonymity was maintained by means of pseudonyms. This was mainly assured to women entrepreneurs while key informants were allowed to choose whether they wanted their names disclosed or not.

3.5.3. Volunteerism and reward

The researcher ensured that participants were told the whole truth about the nature of the study. The research participants participated in this study voluntarily and the researcher did not present them any rewards. The researcher made it known that the research project is strictly for academic purposes.

3.5.4. Storage and distribution

In order to protect the participants, the collected data will be stored safely in a password-protected file on the researcher's laptop and in the Department of Anthropology and Archaeology at the University of Pretoria for a period of 15 years for archiving purposes. The results could be produced in the form of a dissertation or scientific paper. Furthermore, the voice recordings of the interviews will not be broadcast on any media platform it was only used for the study.

3.6. Challenges Encountered

The study was not without its fair share of challenges, but the researcher tried to work around these challenges in order for the research to be successful. Given the complications with the Corona virus pandemic, the researcher encountered delays associated with receiving permission from institutions and organizations. As a result, this delayed the process of securing interview appointments with key informants. The researcher also experienced challenges in accessing

certain government officials. Due to the Corona virus pandemic, the researcher had to conduct interviews telephonically this means that the behaviour and body language of the respondents cannot be observed.

3.7 VALIDITY AND RELIABILITY

According to Cooper and Schindler (2003:231), there are three main criteria for evaluating a measuring tool. These are validity, reliability and practicality (Cooper and Schindler, 2003:231). However in the interest of this study only validity and reliability will be discussed. In this case a measuring tool is the interview questions, the two principles will be discussed to how they relate to the measuring tool.

3.7.1 Validity

Validity refers to the degree to which the instrument measures what it is intended to measure in order for the researcher to be able to address the objectives of the study (Cooper and Schindler, 2003: 243). According to Hair et al., (2006: 276), there are various forms of validity such as content validity, criterion-related validity and construct validity. For the sake of this study only content validity will be discussed as it relates most to the study. Content validity measures the extent to which the measuring tool adequately covers the objectives of the study (Cooper and Schindler, 2003: 232). To ensure content validity, the researcher reviewed the relevant literature on government policies, women in entrepreneurship and empowerment. Apart from this, the literature review of this study, provided background information of factor motivating women to start SMMEs as well present arguments for promoting women entrepreneurship.

3.7.2 Reliability

Reliability is related to the accuracy and the precision of the measurement procedure (Cooper and Schindler, 2003:231). Thus, a measure is reliable if it provides consistent results (Cooper and Schindler, 2003:244). It is also associated with the credibility of the research findings. In this study, two methods were used to ensure reliability of the findings. Primary data was collected from two different groups of respondents the women entrepreneurs and the experts in the field of entrepreneurs in order to reduce the possibility of biased results. Since some of the interviews were handled telephonically and others face to face, the researcher was able to clarify some of the questions and concerns that were raised by the respondents.

3.8. Chapter Summary

This research project sought to investigate the role of government agencies in empowering women-owned SMMEs. Because the research was exploratory in nature, a qualitative research approach was utilized as a research methodology. Primary data was collected through interviews, which helped the researcher to obtain the views of both the experts and the female entrepreneurs regarding the current government initiatives that are stimulating women entrepreneurship in South Africa. Secondary data was collected from journal articles, textbooks, and government websites on small business development.

Qualitative data was analysed using thematic analysis; this allowed the researcher a lot of flexibility in interpreting the data as well as to allow the researcher to approach large data sets more easily by sorting them into broad themes. This was achieved by firstly reading the interview transcripts; this was then followed by identifying and selecting the most common phrases from participants' experiences, which served the purpose of structuring the main themes of the research. The created themes were used to structure a framework, which was used to interpret the collected data.

When undertaking research that involves participants, a researcher must ensure that the research falls within the ethical requirements that govern such research. Therefore, the following section of this chapter was dedicated to ethical consideration. Highlighting ethical measures that were accommodated in the study such as informed consent, confidentiality to ensure that the dignity, welfare, and privacy of individual research subjects are protected and anonymity is maintained, which made sure that participants' identities are not revealed, unless a participant chooses to be identified. The last section of this chapter highlighted how the validity and reliability of the study was determined.

CHAPTER FOUR

THE EMPOWERMENT OF WOMEN THROUGH GOVERNMENT INITIATIVES

4.1. Introduction

Unlike other countries in the region, South Africa has a unique history. A history of apartheid that marginalised non-white people (blacks, Indians, and colored) in society. Such marginalization was based on race, class, nationality, sexuality, and other identity classifications arranged by whites. Unfortunately, the group that suffered the most was the black South African women as they faced three forms of oppression racial, social and sexual, resulting in them being the most disempowered group in society (Beekman, 2005). This chapter will lay out the background and context leading to women empowerment measures, particularly empowering women through entrepreneurship. This background will cover a number of aspects around women in the country and the programs of empowerment adopted by the post-apartheid state.

This chapter is divided into sections focusing on specific aspects of the background. The first two sections discuss the situation of women in the country. The historical context of women, which contributed to their current state in the post-apartheid era are discussed at the beginning. This is followed by a discussion of the current state of women, which demonstrates the status, and position of women in society, looking at the issue of gender inequality. After the discussion on the situation of women in the country, the chapter then focuses on the empowerment programmes that were introduced by the post-apartheid state.

4.2. Understanding Women and Inequality

In South Africa, the apartheid government deepened the nature of socio-cultural issues in the black community. Aliber (2002) argues that the geographical, racial, and gender dimensions of contemporary South Africa are a result of the legacy of apartheid. The roots of gender inequality in South Africa are deeply rooted in the previous policies of apartheid, from being denied access to resources and freedom of movement pre-1994, many women were normally excluded by the apartheid policies in South Africa (Mngomezulu, 2009). In practice, apartheid has always meant not only separate but also unequal rights, privileges, and amenities (Ramphela, 2008). According

to Leibbrant (2010), apartheid South Africa was not only a society built on white privilege and economic and ideological power with black disempowerment and oppression but was also a deeply patriarchal society. Patel (1997) mentions that all women were relegated to a subordinate status in the society. Both European colonial society and African traditional society were male-dominated and patriarchal, and the legal landscape was littered with gross gender inequities (Barro, 2000).

Notably, the operation of personal and family laws until recently ensured that women were not treated as equals. Berik et al. (2009) indicate that under African customary law, women were always under the perpetual guardianship of a male, whether their father, husband, or even a son. Until recently also, customary marriages were not recognized, as legal unions because they were potentially polygamous, wives of these unions were particularly disadvantaged because legal non-recognition meant they accrued no rights (Ramphela, 2008). For instance, if it happens that the wife is deserted and left unsupported by her husband, the legal consequences of being perpetual minors are that women cannot in their own right enter into contracts. They cannot sue or be sued, they cannot travel without permission from their guardians, they cannot own property, except for personal effects, and their earnings vest in their guardians and may be attached by the guardians' creditors (Albertyn, 1994).

The apartheid laws acted to curb the participation of women in various aspects of life. It had profound effects on what was possible in both the private and public lives of women through a patriarchy encouraged by violence and rigidity of the apartheid state. Women's participation in the workforce was indicative of the gender division of labour within the home. In terms of working conditions, most white, Indian, and colored women during apartheid found employment in the clothing and food industries, while most black women did domestic and agricultural work (Chamberlain and Van der Berg, 2002). According to one informant:

Traditional divisions of labour and socially ascribed responsibilities mean that it is women and girls who generally assume primary responsibility for unpaid care work, and this task creates a serious barrier to women's labour force participation and has a major impact on their lives and well-being more broadly.

(Int. Mrs. Tsotetsi, February 2021).

In addition, women who were married under or governed by African Customary Law were not able to own property; the combination of the common law concept of individual ownership and the legal consequences of being a minor has undermined the property rights of married African women (Chanock, 1991). Thompson (1996: 87) indicates the inequality experienced by women pre-1994 by stating how “legalized oppression of women was also illustrated by the traditional practice of married women not being able to secure resources and certain positions as a result of their marital status”.

Women were often restricted to low-level positions and wages and endured poor, exploitative physical working conditions (Casale, 2004). Andrews (2001) illustrates that black women experienced the greatest marginalization largely because of the unjust migrant labour system, in addition to their classification as the lowest racial status in the hierarchy of apartheid. The migrant labour or influx control system had a particularly harmful impact on the lives and status of African women (Mehra and Gammage, 1999). The operation of these laws ensured that African women were forced into a cycle of dependency on African men who found it easier to obtain permission to work in the cities, for the women who remained in the rural areas; their livelihoods depended on absent husbands or sons sending meagre allowances (Delius et al., 2014).

Eales (1991) mentions that rural areas were overcrowded, often agriculturally desolate, and provided women few opportunities for employment or economic self-sufficiency. Another factor that contributed to gender inequality pre-1994 is job segregation, in some instances; some jobs were reserved for men, whether by custom, by employer fiat, or by physical or other occupational requirements. In addition, women were frequently less mobile than their men, since they could not leave household responsibilities and these factors created a breeding ground for gender inequality (Delius and Phillip, 2014).

Black South Africans were denied the fundamental right to travel freely to seek gainful employment and were systematically forced into providing cheap, controlled, male-dominated labour for white-owned businesses (Andrews, 2001). This system tore apart families, denied black South Africans their basic human rights, and trapped black women in a cycle of economic dependency and vulnerability (Kihato, 2007). The majority of those African women who did

obtain permission to work in the urban areas were forced into domestic labour, the largest source of employment for black women (Cock, 1989).

Domestic workers are the lowest-paid workers and, until recently, were not covered by the labour statutes and regulations governing minimum wages and basic terms of employment (Ally, 2010). William Nolde (1997) elaborates on the working conditions of domestic workers during the apartheid era by stating that, black domestic workers had no provision for contracts of employment, negotiating procedures, sickness benefits, or pension rights, as a result, this made women vulnerable to abuse and ill-treatment in the workplace.

During apartheid, economic opportunities for African women were far greater in the cities than in the homelands. African women were generally restricted to jobs that no one else wants and that bring less pay than other jobs, even those held by African men, and even when African men and women hold identical jobs, there was discrimination against women in both pay and working conditions (Dodson and Crush, 2004). Still up to now there are many instances in which men and women of equal qualifications are employed at the same work, they do not receive equal pay (ibid).

Thus, as of 1970, the salary scales of teachers with identical qualifications matric plus four years' training was unequal with men receiving a salary of R1, 260-R2, 610 and women earning far below this range, such discrimination appears in all levels of the education system and all branches of the public service (Cock, 1990). Gasa (2007) mentions that there is also discrimination against African women in non-wage conditions of work as well, such as the provision by which the employment of an African woman in the public service and at the black university colleges is by law, terminated on her marriage a condition which does not apply to male employees. Mokgoro (1996) mentions that married women were never appointed to permanent teaching positions, during the apartheid period.

South Africa's policy of apartheid, which was designed to ensure the permanent subordination of black to white people in the name of separate development, is also responsible for the status of women especially African women, making discrimination inevitable and sustaining it against modern trends to end women's disabilities (Mager, 1999). These disabilities are deeply rooted in the present system, as Professor Simon, stated "women carry a double burden of disabilities.

They are discriminated against on the grounds of both sex and race. The two kinds of discrimination interact and reinforce each other” (Simon, 1973: 65).

Black women in South Africa suffered first from the disability of apartheid: it is often remarked that South African women suffer a triple yoke of oppression of gender, race, and class (Grun, 2004). Black women suffered additional disabilities both in law and in custom, as compared to black men. Some of these are rooted in the past and some are similar to those suffered by women in most countries, relating to inferior job opportunities, discrimination under the law, and many unjust forms of discrimination at all levels (Hinks, 2002).

During the apartheid era, married African women were not able to own property in their own right, and if they earned money or in any way acquire property it becomes the property of either their husband or their guardians (Chanock, 1991). These patriarchal legal structures were supported and enforced by a culture that did not question the fundamental logic of such gender inequality. For African women, these laws operated to deprive them of rights to rent or buy their own homes, custody of their children, an education, or a living wage (Kemp et al., 1995). Furthermore, the laws were administered by white bureaucrats or their African surrogate, thus their placement was to be found in the apartheid system which codified and sustained patriarchy (Njobe, 1994).

Although the overwhelming discrimination mandated during apartheid was based on racial segregation, all women were significantly oppressed under the apartheid regime. Legal scholar Penelope Andrews (2001) explains in her article *From Gender Apartheid to Non-Sexism: The Pursuit of Women’s Rights in South Africa*, how the violently masculine rhetoric and ideology of the militaristic apartheid state established structures that emphasized patriarchal attitudes and norms. Women of all races, therefore, remained marginalized under the patriarchy of apartheid (Andrews, 2001). While black, colored, and Indian women’s oppressions were compounded under apartheid because of their lower racial status, white women remained disadvantaged as well because of the patriarchal system.

Bhorat (2001) argues that white women were conscripted into the maintenance of apartheid because, despite the system’s oppression of these women, their white racial status protected and shielded them from further violence of apartheid. The sexist foundations of South African society during this time institutionalized and intensified many gendered issues that continue to

plague the country today, including violence against women, sexual subordination, and systemic economic dependency of women (Bhorat, 2001).

4.2.1. Influx control and laws against the recruitment of women from reserves

There is no doubt that influx control and migrant labour law was one of the most devastating aspects of the apartheid society and one which wreaks havoc on black families, and most importantly, on the lives of black women, since an adult's livelihood depends on their ability to move freely and sell their labour (Meer, 1985). As Msinga (2001) makes it clear that, the influx control system regulated the movement, residence, and access to employment of African women. African women were incorporated into the pass system to prevent them from coming to town and a permanent African population growing up in the towns.

With the migrant labour law and influx control in place, it restricted the majority of women's movement to go look for jobs as a result this promoted unemployment and poverty, which until this day are difficult issues to tackle in South Africa (Winter, 1999). Consequently, the high unemployment rate in South Africa impacts disproportionately on women. The 2019 fourth-quarter labour force survey has revealed that at least 30.9% of women are unemployed, this is higher compared to their male counterparts who, according to Statistics SA is 27.7 % (Statistics South Africa, 2019).

According to Ransom (1994) during the apartheid era women who wished to work in urban areas also faced discrimination as the government introduced a policy in the late 1950s that made it illegal to recruit women in the reserves as migrant contract workers, for women this meant they would never work again, given the scarcity of jobs in the reserves. A woman interviewed by Maseti describes her lived experience under apartheid in the following: "It was difficult to for me to feed my family as a single parent...as I struggled to get a job as a result of my gender and the laws that were put in place" (Maseti, 1995: 78).

This indicates that the apartheid laws put in place hindered women from obtaining jobs and gaining essential skills needed in the workforce, consequently placing them in a position where they are more vulnerable to poverty and unemployment. This indicates that the apartheid laws put in place hindered women from obtaining jobs and gaining essential skills needed in the workforce, consequently placing them in a position where they are more vulnerable to poverty and unemployment.

4.2.2. Policies that affected the social sphere of women

Unfortunately, certain policies that were introduced during the apartheid era did not work in women's favour. Since women typically have less access to productive resources and assets such as land, credit, financial, physical, and human capital, women make up a majority of the world's poor, and South Africa is no exception in this regard (Rakowski, 2010). One of the main reasons why this phenomenon is prevalent in South Africa is because of the past apartheid policies. These include the draconian 'Urban Labour Preference Policy' of the 1950s, whereby most women in rural areas often headed their respective households with a very limited asset base to rely on, thus creating a fertile ground for these households to be trapped in poverty (McClintock, 1991). Meyer (2009) mentions that nowadays, issues such as the mortality of male heads, resulting from Aids and high levels of unemployment perpetuate this phenomenon even further.

Against this background, it is only natural that female-headed households are often suspected to be poorer than male-headed households (Folbre, 1991), as a matter of fact, in line with this suspicion, evidence from studies that have been done about the profile of the poor in South Africa suggests that the incidence of poverty is indeed higher in female-headed households. For example, May's 2014 Poverty and Inequality Report showed that the poverty rate among female-headed households was 60%, while it was 31% among male-headed households (Vetten et al., 2015). Another factor that contributed to the feminization of poverty, is denying married women any property right. This was also supported by the Customary Marriage Act.

The apartheid laws created a culture in which women were dependent on men, not because they wanted to but because they were forced by circumstances which favoured man more than them. Budlender (2011) mentions that married women were in an even more tenuous position, if she acquires her rights through marriage, should her husband desert, divorce, or die on her, she loses her legal right to remain in the area and therefore has no claim to housing. An informant emphasized the severity of the effects of apartheid laws on women:

Discrimination against women was intense. For example, a woman whose right to remain in an urban area depends on accommodation may lose that right if her husband dies. The local authority has no obligation to allow the lease on his house to pass to her. A woman who has qualified for urban residence rights solely on the grounds of marriage may forfeit those rights if her marriage breaks down. A woman who has rights of residence in an urban area in her own right forfeits those rights if she moves out of the area; for example, to join her husband at his place of work.

(Int. Aubrey Brown, March 2021).

The law stating that only male heads of families over the age of 25 may apply for housing ignored the high percentage of divorced, widowed, or single women who head families (Brown et al., 1998).

The government deliberately embarked on a policy whereby the housing shortage is perpetuated, moreover, restrictions placed on housing applications were tricks to keep women and families out of the cities (Cross and Friedman, 1997). As a result, this blocked urbanization, the rate of African urbanization in South Africa is calculated to be 60% lower than in other developing countries (Thomas, 2002). The chronic housing shortage for Africans in the urban areas raised special problems for African women, as the situation forced them to stay in rural areas where they could barely get jobs (McCloden, 1995).

Consequently, the restricted housing policy placed women in positions where they are more vulnerable to poverty. Statistics show that 52% of South Africa's total population are women and almost half these women are living in rural areas, however, the number of rural women differs drastically between the population groups. 57% of African women live in rural areas as compared to only 17% of colored women and 8% of white women (Statistics South Africa, 2000). South Africa's unemployment rate increased in 1999 to 36.2%, with a higher unemployment rate of 45% in rural areas as compared to 32% in urban areas. The unemployment rate amongst rural women amounts to 53% for all population groups as compared to 37% amongst rural men (Statistics South Africa, 2000).

In addition, amongst rural African women, the unemployment rate amounts to 56% as compared to 21% amongst rural colored women and only 5% amongst rural white women (Statistics South Africa, 2000). As a result, the majority of black women continue to live under extremely poor conditions in rural areas (Kehler, 2000). These areas are characterized by lack of socio-economic development and infrastructure, lack of opportunities for employment and income generation, additionally, rural women are faced with limited access to education and skills training, which further contributes to a life below the poverty line (May 2000).

Within the South African context, the above indicates clearly why African rural women are the poorest of the poor, why these women experience poverty and inequality differently to other

groups, and why socio-economic changes have a different impact on them. A key informant mentioned that:

African rural women's lack of access to resources and basic services are combined with unequal rights in family structures, and this explains further why African rural women are poorer in society as a whole, and defines why their level and kind of poverty is experienced differently and more intensely than that of other groups in the society.

(Int. Mrs Tsoetsi, February 2021)

Martins (1997) mentions that during the apartheid period women who left the Bantustans and who attempted to establish a life for themselves in the cities faced severe exploitation. The most common form of employment for those women was domestic work for white families; a position ripe for exploitation, wages were sometimes as low as R40 per month for a full time on average 6 days a week job (Bernstein, 1985). Cock (1980) highlights that pre-1994 domestic workers were excluded from the protection afforded to workers in the labour laws, their conditions of employment depended on the unpredictable decision of individual employers.

Unfortunately, even after apartheid, before the Basic Conditions of Employment Act was introduced and was the first Act to formalize domestic work as a protected sector within the legislative framework domestic workers continued to suffer (Fish, 2006). Domestic workers in South Africa generally still have to endure long hours, hard physical work, and degrading treatment (Ally, 2008). A domestic worker interviewed in a study conducted by (Tolla, 2013: 52) stated that: “by half-past six I have to be at work...I knock off at four or five”. She continued, “There is no leave, I work Monday to Saturday and there is no bonus...even if you ask for a day off to go sort out something, they cut your money...”

This illustrates the form of exploitation domestic workers faced at their workplaces. Although the legislation has laid down laws on working hours for domestic workers, overtime, and leave, they are still not benefiting from the laws. Under these conditions, however harsh for a black woman, the choice of quitting her job is considered a luxury, which she can rarely afford to exercise. Another job may be difficult to find, and unemployed women run the risk of not being able to sustain their livelihood, trapped in these circumstances women are forced to accept the prevailing conditions (Beck, 2001).

1.3. Current Situation of Women in South Africa

The previous section looked at the experience of women from a historical perspective, it also illustrated how the apartheid laws were designed not only to promote unequal development based on race but to also oppress women by creating a fertile ground for patriarchy and to encourage gender inequality. After two decades of democracy and the introduction of new laws by the South African government, this section will look at the current situation and status of women in South Africa; this will be done by looking at issues such as women and poverty, gender wage gap, gender inequality in the labour market and female labour participation.

1.3.1. Gender inequality in the labour market

The advent of democracy in South Africa in 1994 brought with it hopes for a more equal society where people of all races would enjoy a more equitable share of all aspects of social and economic life. These ambitions were not limited to racial equity, there was also hope for a more gender-equitable society where men and women could participate in society and the economy as equals, and be rewarded equitably for the work they did (Barnnete, 2004). Nevertheless, like racial inequities, gender inequities have persisted over the years since democracy, women continue to be worse off than men, and female-headed households are more likely to suffer poverty (Posel, 2014). The South African labour market is central to the reproduction of inequality and is characterized by widespread low pay in precarious work (Valodia et al, 2016), while a small proportion of workers earn very high salaries (Finn, 2015).

Despite legislation aimed at addressing inequality in the workplace, women and especially black women in South Africa continue to be paid less than men even when doing the same work (Bhorat and Goga, 2013) and are more likely to work in precarious, low-paid jobs (Gradín, 2018). As a result, women continue to be treated as inferior and subordinate to men, despite the measures adopted to assist them, this restricts women from exercising their right to development which is supposed to ensure that all women are accorded equal opportunities and are treated fairly. This has been attributed to the problem of implementation of laws:

The laws are there and they are very progressive and good but the problem now seems to be the monitoring and implementation of those laws. In reality, women still endure the most of unfair discrimination practices on farms. For instance, the Employment Equality Act states equal pay for equal work, but the reality on farms disregards this.

(Int. Anna Sekgwari, February 2021).

The current structure of the South African labour market has deep historical roots in apartheid and indeed beyond (Von Holdt, 2003). Along with being racially segregated, apartheid-era workplaces were highly gendered, with women, and particularly women of colour, being systematically excluded from opportunities for decent work (Beall et al., 1989).

The post-apartheid period brought with it a new vision of the South African workplace principally through three pioneering pieces of legislation (Venter and Levy, 2011). The first was the Labour Relations Act (LRA) of 1995, which provided for collective bargaining, guaranteed the rights of unions in the workplace, and protected the right to strike (Webster, 1999). The Basic Conditions of Employment Act (BEA), which specified minimum conditions of employment, followed the LRA in 1997. This ensured that the working conditions for informal and vulnerable workers complied with the standards set by the International Labour Organisation (ILO) (McEwan, 2000).

Thirdly, the Employment Equity Act (EEA) of 1998 was introduced stating that unfair gender-based discrimination is unlawful in South Africa. This act indicated that no person may unfairly discriminate, directly or indirectly, against an employee in any employment policy or practice, on one or more grounds, including race, gender, pregnancy, marital status, family responsibility, ethnic or social origin, colour, sexual orientation, age, disability, religion, HIV-status, conscience, belief, political opinion, culture, language or birth (RSA, 1998).

4.3.2 Female labour participation

The last few decades in South Africa have seen a significant rise in female labour force participation, which is in the proportion of women working or looking for work (Becker et al., 2004). This has led to more working women, but also more unemployed women (Casale, 2003). According to Casale (2003), there has been a dramatic increase in the labour force participation of women in South Africa since the mid-1990s. Male participation has also been increasing but at a substantially slower rate, such that feminization of the labour force has occurred, mirroring a more general global trend that has been occurring since World War Two (Kempt et al, 1997). Unlike the experience in many other countries, however, the rise in the labour force participation of women in South Africa has translated mainly into an increase in unemployment.

Nonetheless, there has also been some increase in employment among women over the same period (Burger and Jafta, 1999). South Africa's history of discrimination in the workplace, and the resultant segmentation of employment by gender and race (Standing et al, 1996), has resulted in significant gender discrepancies across occupations in the labour market (Rospabe, 2001). According to Parashar (2008), the South African labour market is more favourable to men than it is to women and men are more likely to be in paid employment than women, regardless of race.

This is concurred by the South African statistics which indicated that the expanded unemployment rate was higher and had increased from 30,9% in 2008 to 37,2% in 2018 (Statistics South Africa, 2018). Throughout this period, both of these rates were higher amongst women than men. The rate of unemployment amongst women was 29, 5% in the second quarter of 2018 compared with 25,3% amongst men (Statistics South Africa, 2018). These statistics show that women have not yet succeeded in achieving equitable representation in the workplace. It is also evident in the fact that women workers are not accorded equal opportunities.

Changes in women's representation at different occupational levels in the post-apartheid period, along with differences in occupational segregation for women of different races, are important in themselves and because of their contribution to vertical wage inequality (Shepherd, 2008). Early work in the post-apartheid period found that little progress had been made in addressing gendered occupational segregation, with female employment being concentrated in low-wage sectors and jobs (Lalthapersad-Pillay, 2002). Rospabe (2001) found that women were largely confined to jobs at the bottom end of the skill categories, except for white women.

1.3.2. Gender wage gap

Fredericks and Yu (2017) studied differences in employment attainment and found that differences favouring men and whites were persistent between 1997 and 2015 and mostly driven by discrimination. Other researchers have looked at the share of total employment that women constitute in various sectors, finding a high degree of variability, with some sectors mostly female for example hospitality, domestic work, and contract cleaning and others employing very few women, for example, the taxi and private security sectors (Gardin, 2018). This as a result creates a fertile ground for the gender wage gap. The gender wage gap is a phenomenon that exists around the world and in South Africa (ILO, 2018). Unfortunately, in South Africa, this

continues to be the case and studies of the gender wage gap in South Africa show that it is significantly positive and persistent over time (Grun, 2004).

Ntuli (2007) found that pay gaps had widened between 1995 and 2004, that women with very low wages struggled to earn more over time, and that the proportion of wage gaps that could be attributed to discrimination was higher at the lower end of the wage distribution especially in the informal sector. Mosomi (2000) highlights that employment in South Africa's informal agricultural sector increased from 759, 000 in 1996 to 1,099 000 in 1999 of those, 34% were female and 66% are male workers. Africans (71%) and coloreds (20%) are the two main population groups employed in this sector.

Ntuli (2017) mentions that the main burdens women on farms in South Africa are faced with are extreme discrimination and unequal treatment. This is particularly the case in the commercial farming sector, where an informant noted:

Women farmworkers often receive lower pay in comparison with their male counterparts. Women who are permanent seasonal workers receive no bonuses or any benefits, unlike their male counterparts in the same category of work. The weekly wage discrepancies between women and men working on the farms, sometimes range between R50 and R100 even though women perform the same kind of work, particularly at harvest time, their pay is lower.

(Int. Innocentia Mabotsa, February 2021).

Burger and Jafta (2010) also found significant differences in pay between genders and especially between races between 1997 and 2006, with men earning significantly more than women and white workers earning more than black workers. Bhorat and Goga (2013) found that the gender pay gap was higher amongst low earners than amongst high earners and, importantly, that differences in pay between men and women were not explained by differences in education, experience, and other characteristics, but almost entirely by discrimination.

Moreover, within the South African context, patriarchy, stereotypes and sexist norms have contributed exponentially to gender inequality and the wage gap. The challenges women face in attempting to penetrate successfully and persevere in historically male-dominated work environments emanate from traditional gender hierarchies and norms that prevail in the family and society. A gender activist associates this to patriarchy:

In most societies, there is an inherent belief that men are simply better equipped to handle certain jobs, most of the time those are the jobs that pay the best. This discrimination results in lower income for women. Women also take on the responsibility for unpaid labor, so even as they participate in the paid workforce they have extra work that never is recognized financially.

(Int. Violet Erusmas, March 2021).

Most recently, Mosomi (2019), in her comprehensive review of the gender wage gap in post-apartheid South Africa, finds that the median gender wage gap remains substantial at between 23 and 25 percent and has remained high in the post-apartheid period. Additionally, she finds that changes in the gender wage gap over time are heterogeneous across the wage distribution and that there has been a narrowing of the wage gap at the bottom of the wage distribution (Mosomi, 2019). Studies that have analysed the gender wage gap in South Africa report a positive and persistent gender wage gap (Bhorat and Goga, 2013). However, results on the evolution of the gender wage gap over time are mixed, with some researchers finding a rise in the gender wage gap between 1995 and 2006, and others reporting a drop (Casale, 2007: 44).

Casale (2004) found that the gender wage gap in the labour market was persistent in the period 1995-2001 and that even though there was an increase in the labour force participation of women, in terms of wage equality women remained worse-off. It is documented in the literature by Casale (2004) that the increase in women's labour force participation during this period was due not to a demand-pull, but to women being pushed into the labour market because of economic need. As a result, there was overcrowding of women in low-paying occupations, which may have pushed wages down even further. Similarly, Ntuli (2007) reported that in the period between 1995 and 2004, the counterfactual wage gap over the full wage distribution did not decline.

4.3.4 Women and poverty

Poverty in South Africa has a gender dimension that challenges the equal status of women and poses a threat to the realization of their equal human rights in practice (Bisnath, 2001). Kabeer (2001: 112) quoted an informant as having said: "that poverty for women tends to be more severe, and poses greater challenges for women who in addition bear the burden of caring for children under these circumstances". The increasing inequality between men and women tends to create a fertile ground for the feminization of poverty is significant because poverty is experienced differently by women than by men, as of 2015 more than half of the population was

living under the official poverty line, and homes headed by black African women were at great risk of impoverishment.

According to Raham (2013), South African women earn an average of 28% less than men, partly accounting for the disproportionate poverty of female-headed households. Raham (2013: 35) notes that women also have a harder time finding jobs than men; almost 30% of women are unemployed compared to 25.2% of men. Furthermore, women are also more likely to work in the informal sector or unpaid work. Levy (2013) adds that other vulnerabilities, like domestic abuse, sexual assault, unwanted pregnancy, and HIV and AIDS prevent South African women from supporting themselves and their families.

In South Africa, women constitute one of the categories of people most vulnerable to poverty (Wilson and Ramphela, 1989). However, it is difficult to lump together South African women across races because racial discrimination has resulted in major differences in their economic circumstances (Levy, 2013). Very few white women live in poverty as opposed to the majority of black women. For example, in 1985 the white and African share of total income in South Africa was 60% and 32% respectively (Lewis, 1990). At that time, Africans constituted 75% and whites only 15% of the total South African population (Lewis, 1990: 112).

Problems experienced by black women in South Africa are intertwined with the general structural problems caused by the apartheid policies (Verheul et al, 2004). According to an informant:

The gender-based definition of social roles and responsibilities constitutes the basis for inequality that women experience. The prevailing cultural and social norms regard women as less valuable members of society, which is not only reflected in the attitudes and behaviors they experience daily but also within policy-making and legislative structures.

(Int. Violet Erusmas, March 2021).

It is therefore difficult to explain the incidence of poverty among black women without referring to the problems that affect all blacks, such as the migrant labor system, low wages, homeland system, and low levels of education (Ogato, 2013). At the same time, the traditional roles of African women, coupled with changes occurring from the process of modernization, make their situation much more difficult, race and being female are two major factors, which exacerbate their condition (Papart, 2012).

Buvinic and Gupta (1997) have identified several factors responsible for this higher poverty incidence in female-headed households. One, female-headed households generally have a higher dependency ratio than male-headed households. Secondly, a woman is likely to be the main earner in a female-headed household compared to a male-headed household, while women generally earn significantly less and have less access to economic opportunities than men.

Third, many factors resulting from the foregoing also predispose female-headed households to poverty, these include the fact that female heads usually have less time for market work given their significant engagement in home production, thereby choosing more leisure or lower-paying jobs that allow them more time to carry out household chores. Moreover, female heads are more likely to face discrimination in accessing jobs or social welfare (Buvinic and Gupta, 1997).

As previously articulated in the last sections, after the occurrence of democracy, black women were finally acknowledged as full citizens of South Africa, however, inequality still looms as women's lived experiences continue to be minimally recognized. Crenshaw (1989) proclaims that intersectionality denotes how black people and more particularly black women continue to exist at the crossroads of oppression.

While women are now perceived as insiders being allowed to attain education, enter the workplaces, amongst others, their lived experiences render many of them as simultaneously insiders and outsiders as the spaces that many of them now occupy as full citizens continue to be unwelcoming and non-accommodating (Geldenhuis, 2011). Many women continue to carry the multiple burdens of having to take care of the household while working full time thus, making it difficult for them to fully integrate into the public sphere (Boonzaaier, 2005).

1.4. Women and Empowerment in South Africa

Women empowerment is a situation in which women are given the opportunity to participate fully in the social, political, and economic sphere of life, empowering women also entails creating an enabling environment in which women are allowed to implement government programmes and organizational policies that affect their lives (Sushama, 1998). The Millennium Declaration identified Gender Equality and Women's Empowerment (GEWE) as one of eight Millennium Development Goals and stated that it was an effective means to combat poverty, hunger, and disease, as well as to stimulate truly sustainable development (United Nations, Millennium Development Goals, 2011).

In the previous section, it was shown that women in South Africa face disadvantages that can be attributed to history, societal aspects, and their very situation as women. As such, women were portrayed as being more vulnerable to poverty and as likely to be excluded from economic opportunities. The following section will discuss the state's efforts to empower women followed by empowerment through entrepreneurship and the policies put in place to support entrepreneurship.

4.4.1 The South African's state's effort to empower women

During the transition from the apartheid to the post-apartheid era, the South African state focused on the transformation of legislative frameworks and formed new structures and institutions that would ensure the delivery of the new policy frameworks. The transition period focused on moving away from the apartheid legacies of racism, inequality, and poverty to improving the lives of the poorest citizens (South African Human Rights Commission, 2006).

The South African Human Rights Commission (2006) further highlights that the Constitution has provided the compass that has steadily steered South Africa as a nation away from the dark days of apartheid to a future that is founded on freedom, respect for human rights, and the rule of law. It has also provided hope for even greater realization of social justice and prosperity for all South Africans.

Similarly, the legacy of apartheid embedded structures of inequalities that exposed a great number of women, black women in particular, to poverty (Hassim, 2014). As part of its human rights vision and mission, post-apartheid South Africa is dedicated to accomplishing gender equality for all its citizens (Gumede, 2012). Gumede (2012) further argues that, there are a number of instruments, both international and regional, which promote gender equality ratified by South Africa as a country.

These include the 1995 Beijing Declaration and Platform for Action, the AU Heads of States Solemn Declaration of Gender Equality in Africa, which was adopted by South Africa in 2004. The Optional Protocol to CEDAW, which was endorsed in 2005 as well as the 1979 Convention on the Elimination of All Forms of Discrimination against Women, which was ratified in 1995, in addition to the 1993 Declaration on the Elimination of Violence against Women, which was signed in 1996 (ANC Gender Paper, 2012).

Furthermore, the National Assembly adopted the Women's Empowerment and Gender Equality Bill in South Africa in March 2013 (The South African Women's Empowerment and Gender Equality Bill of 2013). The Bill encourages the promotion of gender equality and facilitates the implementation of policies and programs aimed at increasing the empowerment of women (The South African Women's Empowerment and Gender Equality Bill of 2013).

The Bill aims to make provisions for at least 50% of decision-making posts in the country to be filled by women and improve women's access to education, training, and skills development (The South African Women's Empowerment and Gender Equality Bill of 2013). A number of institutions have also been established to coordinate and monitor the implementation of these policies. The non-sexist, non-racial policies are enunciated in the new democratic South African constitution, recognizing women as citizens who are equal and with equal rights (Human Development Department, 2009). The South African government has institutionalized gender equality as well as women's empowerment in its measures and policies.

Not only is the South African state interested and working towards combating the issue of inequality but it also has programs and policies dedicated to empowering women (Oxaal and Baden, 1995). For any individual or group that has been subjected to discrimination, such as black South African women, empowerment is seen as an appropriate tool and regarded as a crucial project in the movement to liberate individuals from oppressive structures and beliefs. In the words of an informant:

The women empowerment approach by the government tends to focus more on practical needs, for instance, the gender and empowerment approach goal is to achieve gender equality. Given the high levels of inequalities that pertain in the South African context, the focus on women's empowerment in this document shows the enthusiasm of the government to promote gender equality.

(int. Pualina Maru, 2021).

Arguably, the government considers the concept of empowerment to be a vital expression of self-determination and individualism. Alluding to this, Ogato (2013:359) states, women's empowerment, and gender equality are recognized as building blocks in combating poverty and achieving sustainable improvement of livelihoods of a community. As a result, many developing countries including South Africa are currently working towards achieving sustainable development and poverty reduction by implementing policies that promote women's empowerment and gender equality.

The South African state encourages women's participation especially in the economy, as part of its Women's Economic Empowerment Strategy (Ngo and Wahhaj, 2011). Fundamental definitions of participation as a stage for citizenship not only accentuate community immersion in local development processes, but also demand that social development leads to substantive empowerment of community members in terms of rights, power, agency, and voice (McEwan, 2005).

The South African state has formulated different institutions and programmes to empower women, especially economically. One of the state institutions aimed at fulfilling this is the DTI, which through its GWE (Gender and Women's Empowerment) Unit is tasked with the responsibility of championing women's economic empowerment and participation, as well as ensuring that women-owned enterprises are integrated into the mainstream economic activity in South Africa (DTI, 2015).

The GWE Unit aims to empower women economically and encourage their participation by providing them with business funding and other non-financial services such as education and training, thus contributing to the country's economic growth. Numerous programs targeting South African women have been introduced by the GWE Unit with the ultimate goal of developing sustainable enterprises that contribute to the country's GDP, employment, equity, and economic transformation to enable women to have equal access to and control over economic resources (DTI, 2015).

A few of the programs by the GWE Unit include:

- Bavumile Skills Development Initiative, which is a women's empowerment capacity-building initiative aimed at identifying talent in the arts and crafts and textiles and clothing sectors,
- Technology for Women in Business, targeting women entrepreneurs who use enterprising technological innovations to increase the production and enhance the quality of their products,
- Technogirls Programme, which aims to encourage young girls to contribute to the country's economic development and growth by becoming the creators of wealth and job opportunities and;

- South African Women Entrepreneurs' Network, which aims to fast-track support provided to women in addressing challenges faced when establishing, strengthening, and sustaining their enterprises (DTI, 2015) amongst others.

Moreover, various efforts, strategies, and policies to encourage women's participation in the economy as entrepreneurs have been developed by the Department of Trade and Industry. The Department has come up with strategies that create a setting that enables women entrepreneurs to participate in Small and Medium Enterprises (DTI, 2015). Additionally, the DTI also heads the Black Economic Empowerment (BEE) strategy, which has and is enabling some black women to start their businesses, access management level, and take part in board decisions (DTI, 2015).

The core of empowerment lies in the ability of a woman to control her own destiny. This implies that to be empowered women must not only have equal capabilities and equal access to resources and opportunities, but they must also have agency to use those resources and opportunities to make strategic decisions that will empower them, and allow them to catalyse enormous power and progress. An informant mentioned:

In post-apartheid South Africa, many changes have been taking place with many opportunities for the empowerment of previously marginalized people, specifically black women these changes include the transformation of the economy for women.

(Int. Refilwe Phasha, March 2021).

Moreover, as part of the State's commitment to promoting women's empowerment, the National Gender Machinery was established in addition to its mission to mainstream gender. The National Gender Machinery is a network of interrelated structures that operate collaboratively to facilitate and coordinate national efforts in pursuit of the advancement of women and the achievement of gender equality (Botha, 2006). These structures include:

- the Commission for Gender Equality (CGE);
- the Office on the Status of Women (OSW);
- Gender Focal Points (GFPs);
- Organs of Civil Society;
- South African Human Rights Commission (SAHRC);

The Public Protector and the courts are also expected to play a role in the advancement of women and the promotion of gender equality (South African Human Rights Commission, 2006:

18). Also, the National Policy Framework for Women Empowerment and Gender Equality, known as the National Gender Policy Framework, has been developed to promote and ensure women's empowerment (South African Human Rights Commission, 2006).

4.4.2. Empowerment through entrepreneurship

Sharma, Dua, and Hatwal (2012), define entrepreneurship as an innovative and dynamic process, where a new enterprise is created, and an entrepreneur as a catalytic agent of change, which generates employment opportunities for others. It is through entrepreneurship that the high unemployment rates amongst urban and rural areas can be defeated because it is through entrepreneurship that employment can be created, providing jobs for people within their social system (Sharma et al., 2012). According to South Africa's National Development Plan, employment growth would come mainly from small firm entrepreneurship (National Planning Commission, 2012).

One of the key informants' arguments supports this:

With the rising unemployment in South Africa, the importance of entrepreneurship in the form of SMMEs is essential, as it brings in labour and capital together...this as a result creates a pathway to employment and economic growth.

(Int. Refilwe Phasha, March 2021).

Moreover, Sharma et al. (2012) add that the vehicle of women's socio-economic empowerment depends on the growth of women entrepreneurs, as they can play an influential role in building confidence as well as creating awareness in other women, consequently promoting autonomy. According to Adema et al. (2014), fostering entrepreneurship is a key policy goal for governments of all countries, which share the expectation that high rates of entrepreneurial activity will bring sustained job creation and boost the development of new products, processes, and organizational innovation. Thus, small businesses and entrepreneurs in many developing countries, including South Africa, play a vital role in alleviating poverty, improving living standards, as well as encouraging economic activity through job creation (Meyer, 2009).

4.4.3. South Africa's empowerment policies

This section discusses the support to businesses owned by women through a number of programmes and policies designed to encourage and increase the participation of women in the

mainstream economy. A number of these programmes offer business funding to women entrepreneurs as a way of promoting the economy in the country. These programs follow the microcredit strategy, promoting women's involvement in the economy as business owners.

South Africa has a long history concerning gender policy restrictions, black, colored, and Indian females were deprived of taking part in any business activity pre-1994 (Bobby-Evans, 2015). These political policies and lack of government support prevented many females from starting businesses and thinking entrepreneurially. However, initiatives were implemented post-1994 to redress the gender discrimination caused during the apartheid era and implement empowerment policies (SAHO, 1994).

Government Policies are crucial and important in determining the existence and survival of entrepreneurial business. This implies that an establishment may be unable to stand the test of time if the policies of the government are unfavourable. Hence, the government, besides providing the necessary facilities that can enhance productivity of entrepreneurs, is expected to encourage entrepreneurs through various policies that can ensure the viability of their business.

Suffice to state that entrepreneurs can survive in business or collapse due to government policies. A key informant mentioned that

knowing the importance and level of productivity that can be realised within a society based on the activities of entrepreneurs, it is paramount that the government reviews its policies to be inviting and promote entrepreneurship.

(Int. Mr Mukwevho, March 2021)

This study focuses on the DTI as one of the state's representing institutions involved in promoting economic empowerment through business development.

The department has developed and implemented an internal gender mainstreaming strategy. According to Malan (2014), a focus on gender mainstreaming consists of two main aspects, namely the integration of gender and equality perspectives in all policy and decision-making processes and an integrated focus on an equal balance and representation of both women and men in all areas, including decision-making, career development opportunities and supporting functions (Malan, 2014). Consequently, the Department's Internal Gender Mainstreaming Policy draft is made up of the following objectives:

- to create an enabling environment for translating the DTI's commitment to gender equality into a reality,
- to establish policies, programs, structures, and mechanisms to empower women and to transform gender relations in all aspects of work, at all levels and,
- to ensure that gender consideration are effectively integrated into all aspects of the DTI policies, activities and programs and to advocate for the promotion of new attitudes, values and behaviour, and a culture of respect for all human beings in line with the new policy (DTI, 2015).

The DTI has also come up with a National Strategic Framework on Women's Economic Empowerment, which aims to ensure the addressing of gender concerns throughout government and in other initiatives such as SMME and BEE strategies (DTI, 2015). The framework is guided by the objective, which is to challenge the direct and indirect barriers in Enterprise, Industry, and Trade. These prevent women from having equal access to, and control over economic resources as well as to facilitate women's equal access to economic and productive resources by strengthening their capacity and networks as well as their ability to benefit from DTI policies and programs (DTI's Gender Mainstreaming Presentation, 2015).

Furthermore, to increase women's easy access to finance by assessing existing programs that provide access to finance for women and suggesting improvements to address existing gaps in a sustainable manner (Mokhele, 2016).

A number of guiding principles from broader-based government initiatives informs the Framework and by international standards concerning women's empowerment including:

- the Constitution of the Republic of South Africa,
- South Africa's National Policy Framework for Women's Empowerment and Gender Equality,
- Southern African Development Community (SADC) Declaration on Gender and Development,
- the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW), and,
- the Beijing Platform for Action (DTI's Strategic Framework, 2007).

The Department also has a women empowerment program that it describes as a program aimed at having female executives sharing personal experience and providing tips to build on various management development skills and support the growth of the female employees (DTI's Gender Mainstreaming Presentation, 2015).

This also includes a mentoring program for interested female employees on deputy director and director levels (DTI's Gender Mainstreaming Presentation, 2015: 22). The DTI runs several women's empowerment programmes through its GWE Unit aimed at promoting the economic empowerment of women in the country. These programs are discussed below:

Isivande Women's Fund: The Isivande Women's Fund (IWF) was created in response to research that confirmed that limited access to finance for women inhibits the establishment, growth, sustainability, and profitability of women's enterprises. IWF is one attempt by the government to improve women's access to formal finance in the absence of personal savings and gender bias in existing lending institutions.

The Fund improves and expands access to finance to women entrepreneurs by lending and investing in women's enterprises and generating income that will improve their living standards (SAWEN, 2015). Additionally, Isivande Women's Fund aims to fast track the economic empowerment of women through offering business finance. The targets for the funds are 60% women-owned and/or managed enterprises, which are formally registered, and have been operating for two or more years. Moreover, the Fund assists with business support services to enhance the success of the business (DTI, 2012: 9).

Bavumile Skills Development Programme: This is a women's empowerment initiative aimed at identifying talent in clothing and textile and arts and crafts sectors among women. It is a formal training program to develop their expertise in the production of marketable goods and the creation of formal enterprises in the creative industry (DTI, 2012: 11). The program, places emphasis on, both skills development and empowering women economically. Bavumile seeks to upgrade the basic skills of women with home-based enterprises to produce quality, commercially viable, crafts and other culturally based products (DTI, 2012).

Technology for Women in Business (TWIB): The Programme is targeted at girls and young women anticipating to enter the science and technology career field, as well as those women who are already in the science and technology business. Moreover, this program is aimed at those

women who are involved in arts and craft, construction, communication technology, manufacturing, tourism, information, mining, and energy, who have the ability to adopt science and technology as an important business solution for establishing their enterprises regardless of size and location (DTI, 2010).

This program was started with the aim to accelerate women's empowerment and women-owned enterprises development through the facilitation of technology-based business applications and systems and in the process, unlock constraints to enterprise innovation and growth, as well as global competitiveness (DTI, 2010). According to the SAWEN (2015), Technology for Women in Business (TWIB) has since 1998, helped hundreds of women apply technology to support and grow their businesses, thereby assisting in the mainstreaming of women's businesses within the broader South African economy.

South African Women's Entrepreneur's Network: The DTI identified and adopted SAWEN as a strategy for fast-tracking support provided to women in addressing challenges faced when establishing, strengthening, and sustaining their enterprises (DTI, 2015). According to the SAWEN (2015), SAWEN is a flagship program of the DTI where women's economic empowerment is applied in an effort to enhance their participation and contribution to the economy. The network brings groups of women together to address the different difficulties that they face.

According to the DTI (2015), the program is in direct response to our constitution in terms of contributing to gender equality and access to resources and also South Africa's response to the Beijing Platform Action Plan of 1995 (SAWEN, 2015). SAWEN aims to represent and articulate the aspiration of all women entrepreneurs in South Africa by working closely with like-minded organizations and associations from various sectors of the economy in a concerted and structured fashion. The DTI's desire through the Association base model is to, emphasize outreach through a common agenda for women's economic empowerment, and provide a common organizational strategy for promoting women's economic empowerment, and to strengthening financial human, and intellectual resources of participating organizations (SAWEN, 2015).

The DTI also has a program called the Black Business Supplier Development Programme, which aims to encourage broader participation of black-owned SMMEs through the provision of business development services (DTI's Gender Mainstreaming Presentation, 2015). In addition to

the above-mentioned programs, the DTI is governed by a broad legislative framework that includes the Broad-Based Black Economic Empowerment Act (2003), the Companies Act (2008), the Consumer Protection Act (2008), the National Small Enterprise Act (1996) and the Small Business Development Act (1981) (DTI's Strategic Framework, 2007). For the purpose of this study, the B-BBEE Act will be reviewed.

4.3.4. Black Economic Empowerment (BEE)

The South African government has developed an economic strategy to transform the inequality of the economy in the country. The government's strategy for broad-based black economic empowerment looks beyond the redress of past imbalances to situating BEE as a powerful tool to broaden the country's economic base and accelerate growth, job creation, and poverty eradication (DTI, n.d.). The Broad-Based Black Economic Empowerment (B-BBEE) Act constructs an outline for promoting and measuring empowerment as well as influencing the State's power to promote empowerment and revolution in the private sector.

The Broad-Based BEE Act of 2003 brought together deracialisation of capital, business development, skills enhancement, employment equity, and preferential procurement. BEE aims to escalate the number of black citizens, especially women who own, manage, and have control of businesses in the country, by supporting small business development and skills, to finance enterprises owned by black entrepreneurs, and to spread empowerment across the private economy by using preferential procurement.

B-BBEE is about ensuring that the South African economy is restructured to enable the meaningful participation of the majority of its citizens and to further create capacity within the broader economic landscape at all levels through skills development, employment equity, socio-economic development, preferential procurement, and enterprise development (DTI's Medium-Term Strategic Framework, 2009-2012). A number of principles strengthens the BEE strategy. First, deracialising the economy and accelerating the re-entry of those who were once marginalized into the mainstream of the South African economy is what BEE strives for.

Secondly, to transform the country's economy, the improvement of equality and limpidity of all economic activity is an essential factor; thus, BEE seeks to make resolute efforts to guarantee the quality and highest standards of corporate governance (DTI's BBEE Strategy, n.d.). The third principle focuses on economic inclusion through promoting the participation of all businesses

within South Africa in the process. Inclusiveness in economic activity is key to the BEE strategy, as it will yield growth in return (DTI's BBBEE Strategy, n.d.). Therefore, a higher level of investment that produces a significant amount of new economic activities.

According to the DTI's Medium-Term Strategic Framework (2012), the Broad-Based Black Economic Empowerment (B-BBEE) Act promotes increasing the extent to which black women own and manage existing and new enterprises and increasing their access to economic activities, infrastructure, and skills training. Furthermore, the Act states, to comply with the equality provision of the constitution, a code of good practice and targets therein specified may distinguish between black men and black women (DTI's Medium-Term Strategic Framework, 2012).

Thus, the B-BBEE strategy uses a composed scorecard as a key instrument that measures every business against extensive conditions for broad-based empowerment. Each component of the scorecard is explained by 'codes of good practice' dealing with skills, enterprise development, employment equity, and a framework for BEE rating agencies (DTI's BBBEE Strategy, n.d.).

4.5. Chapter Summary

The purpose of this chapter was to provide a context from which the root causes of and the measures put in place by the government to empower women in the post-apartheid era can be recognized. The chapter began with an introduction that showed the outline of what will be discussed. This was then followed by the historical experience of women, which highlighted the reasons behind the absence of women in the economic growth participation pre-1994. The next section provided the status and position of women in the post-apartheid era by analyzing women's current position in society. The section showed that the post-apartheid South African government regarded women's empowerment and gender equality as one of its main objectives. As such policies, programs and strategies have been put in place with the aim of addressing past inequalities and empowering women. Accordingly, the next section followed discussed the state's effort to empower women. The last section focused specifically on policies that are meant to empower women economically and particularly those targeting female entrepreneurs. Continuing the discussion, chapter five will give a thorough understanding of women entrepreneurs by utilizing data from interviews conducted with women entrepreneurs and key informants.

CHAPTER FIVE
WOMEN ENTREPRENEURS, KNOWLEDGE AND ACCESS TO EMPOWERMENT
INITIATIVES

5.1. Introduction

In South Africa, the participation of women in the SMME sector has been rapidly growing over the years, and more importantly, more women are still taking an active role in the SMME sector, despite all the challenges they face in their pursuit for economic freedom in the field of entrepreneurship. Thiery (2007) suggests that there is a need to acknowledge gendered resource constraints and dedicate urgent attention to strengthening women's capacity to participate fully in the economy. Such constraints require support in public policy. In South Africa, there have been several initiatives put in place to help women entrepreneurs to overcome these barriers. However, not all women are benefitting from the initiatives that the government provides. Other women are still struggling to make ends meet in this regard due to several factors that will be unpacked in this chapter.

This chapter discusses women's empowerment through entrepreneurship. It utilizes field data from interviews conducted with women entrepreneurs and key informants to understand the extent to which women have benefited from the government entrepreneurship drive for women, and to understand the constraints that women entrepreneurs face. The aim of the chapter, therefore, is to provide an evidence-based assessment of the subject and to ascertain how women have been empowered through the entrepreneurship drive. The chapter begins by providing a brief profile of the women enterprises that participated in the study, focusing mainly on the types and forms of enterprise and sectors of the economy in which the women-run businesses are found. It then provides a discussion of the challenges faced by women businesses outside major metropolitan areas, in an attempt to highlight how the entrepreneurship initiative has failed to change the situation of formerly disadvantaged women in the country. Lastly, the chapter will examine the mechanisms women entrepreneurs in South Africa have adopted to sustain their businesses.

5.2. The Women Entrepreneurs Business Profiles

In order to understand the empowerment effects of the government's women entrepreneurship drive, we need to address key questions: what are the women-run businesses? This question is of critical importance because it informs us of critical aspects of the policy drive. First, the sectors of the economy in which these businesses operate and their geographical locations are significant in understanding the empowerment contribution of the policy by the government. Second, the ownership of the business, particularly the women that own them and their background; and third, is the geographical location of the businesses, in particular the proportion of these businesses, which businesses are located in rural areas. Rural areas are special and rural women are categorized as being poor and for any empowerment policy to be considered as being successful, these rural women should be a major target. Last, but still important, is the issue of the sustainability of these businesses. Success can only be judged through the sustainability of the business. Businesses that can be formed only to collapse later cannot be categorized as empowering. This section, therefore, discusses the profiles of the businesses that participated in the study.

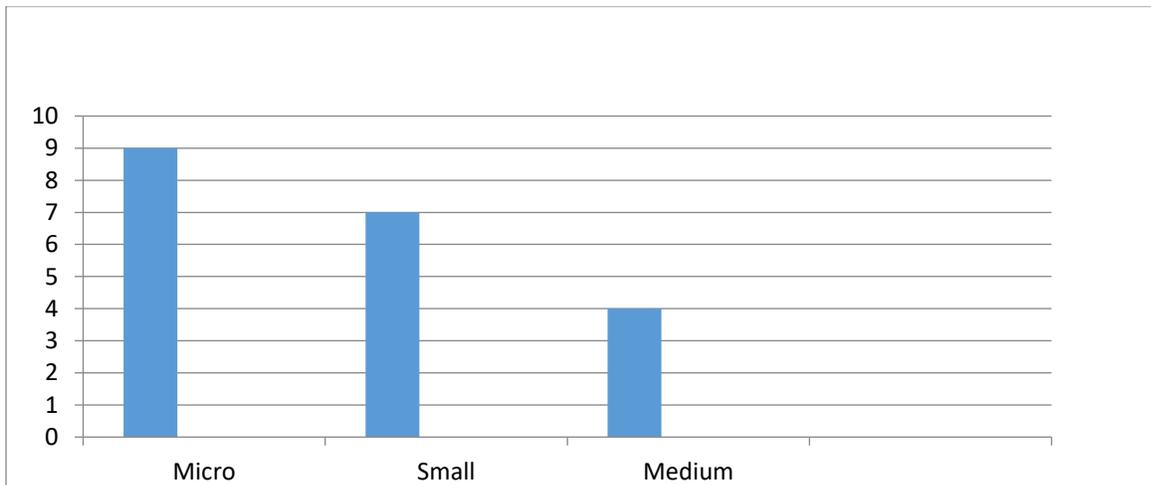
The women-owned businesses in this study were all Small, Medium, and Micro Enterprises (SMMEs), involved in a range of business activities. In a sample of 20 enterprises, nine were micro-enterprises, seven were small businesses and four could be categorized as medium. Women who could be considered as old (46 – 51) owned only three of the enterprises, while youth were well represented, with seven enterprises owned by women between the ages of 18 – 35 years. Women between the ages of 36 and 45 dominated the ownership of these SMMEs, with 10 women identified as owners. Geographically, the enterprise divided equally between urban and rural enterprises. This was mainly due to the sampling design that sought to explore an equal number of enterprises. The vast majority of rural enterprises were in the agricultural sector, but this does not mean that women entrepreneurship in rural areas is about agriculture. Rather, it means the study selected mainly agriculture-based enterprises. A detailed discussion of these enterprises is offered in the sections that follow.

5.2.1. Understanding the business categories

The most widely used framework to define small businesses is composed by the NSBA (National Small Businesses Amendment). It defines five categories of businesses in South Africa, but only

three will be discussed, as they are the most relevant to the current study. The definitions use the number of employees, the most common mode of definition per enterprise size category combined with the annual turnover categories, the gross assets excluding fixed property (Bayeni, 2005). With micro-enterprises, the income generated is less than the minimum income standard or the poverty line. This category is considered pre-entrepreneurial; the turnover is less than the VAT registration limit of R150 000 per year (Abor and Quartey, 2010: 217). These enterprises usually lack formality in terms of registration. They include, for example, spaza shops, minibus taxis, hawkers, vendors, subsistence farmers, and other household industries, and they employ no more than 5 people (Abor and Quartey, 2010: 217).

Fig. 5.1: Enterprise categories



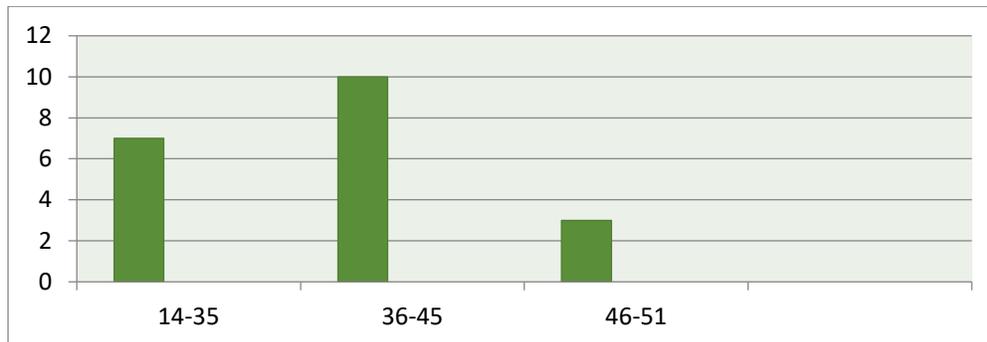
As shown in Fig. 5.1, nine of the twenty women-owned businesses fell under the micro-enterprise category. This means that they earned less than the minimum income standard, which also indicates that most of them live under the poverty line as per definition. These were mostly small businesses, owned and often run by the owner. Pines et al (2010) highlight that women constitute a larger portion of people who are susceptible to poverty, as a result, this has lead females to appreciate and understand the benefits of starting small business ventures. Morgan and Ojo, (2008: 3) argue that women in South Africa have remained at the periphery of the national economy in that their businesses have remained in areas like craft, hawking, personal services, and the retail sector, hence a great number of women-owned enterprises fall under the micro-enterprise category.

In this study, seven of the twenty women owned small enterprises and were also relatively small operations, with little capital outlays. Small enterprises are enterprises that employ fewer than 10 paid employees, except mining, electricity, manufacturing, and construction sectors where the figure can range between 20 and 50 employees, these enterprises operate in the formal market and have access to technology, and they exhibit more complex business practices (Abor and Qaurtey, 2010: 218).

McKay (2011) states that in order to understand the nature of women-owned businesses it is important to note that, the Bantu educational system affected the quality and type of businesses that women could venture into, as it failed to equip women with the necessary educational skills that are required to sustain larger businesses. Bayeni (2005) further asserts that historically in South Africa, women were denied access to resources such as property ownership, which could have potentially created a fertile ground for the growth of their businesses. The capital outlay was particularly an issue in the study as the women owners had made limited investments, except the necessary operating assets and capital.

With medium enterprises, the maximum number of employees is 100, or 200 for the mining, electricity, manufacturing, and construction sectors. These enterprises are often characterized by the decentralization of power to an additional management layer (Abor and Quartey, 2010: 218). A very few women in this study owned medium enterprises. As highlighted in Fig. 5.1, this proportion of women owners is represented by only four women entrepreneurs. Bridge et al., (2003) identify several factors contribute to women not owning larger enterprises. One of these is that these enterprises require more capital for start-up and operations. Reports in 2018 by the Global Entrepreneurship Monitor found that on average women-owned businesses had only 64% of the start-up capital, and were less likely to have outside investors, both for start-up and for growth (GEM, 2018).

Fig 5.2 Enterprise ownership by age



In this study as shown in Fig. 5.2, seven women owners were young and could be considered as youths. In South Africa, the National Youth Policy defines youths as any persons between the ages of 14 and 35 years. Ijeoma et al., (2008) state that the need for youth-owned SMMEs in South Africa cannot be overstated because many graduates are unemployed and several young people are not in employment, education, or training institutions. According to the Quarterly Labour Force Survey (QLFS), young people are still struggling in the South African labour market, with a youth unemployment rate of 63% (QLFS, 2020). A report conducted by the South Africa Quarterly Labour Force Survey indicates that youth-owned SMMEs account for 36% (QLFS, 2020).

Arenius et al., (2005:12) state that young women tend to turn to necessity entrepreneurship because of poverty and high unemployment rates. De Bruin et al. (2006:187) further assert that necessity entrepreneurship is much more widespread among women in low-income countries such as South Africa, where the opportunity to necessity ratio is 1.7 as opposed to high-income countries such as the USA where the ratio is six.

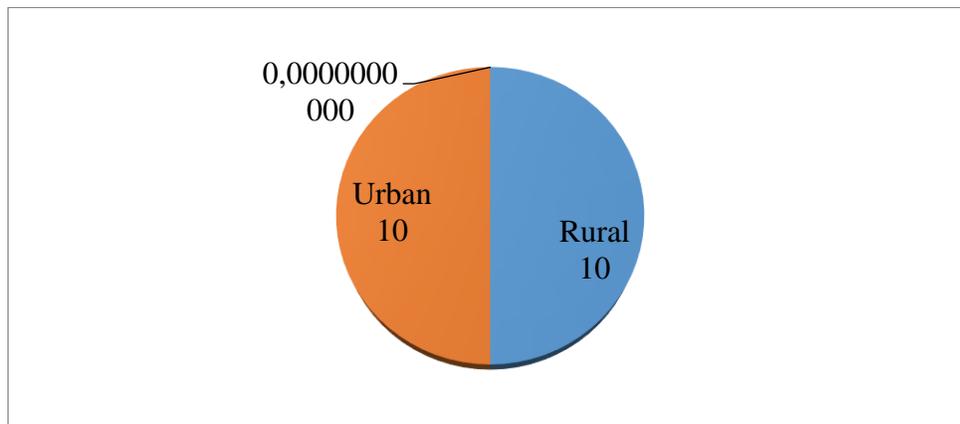
When looking at the average ages of female entrepreneurs starting businesses, studies suggest that females fall in a slightly older age category of 35 to 45 years (Hisrich and Peters, 1995: 62). In this study, there were 10 female entrepreneurs in the age category between 36 and 46, and this group had the highest number of entrepreneurs. According to Stangler and Spulber (2013:5), many empirical studies have pointed that the peak age for new venture creation entrepreneurs tends to be in their mid-thirties and low forties. This may be due to the aspects involved in

entrepreneurial activity linking to risk-taking and desire for challenges amongst adult individuals (Parker, 2009:114).

Herrington et al., (2017: 29) further state that the possible reasons for the peak at around 35 to 46 years could be that these individuals have had time to develop skills, possess some degree of experience and confidence in their abilities. They may also be in possession of collateral and resources; they are also more likely to have the responsibility of raising children. Bush (2017) highlights that older women may want to start looking at what they can leave as a legacy for the future. This statement is supported by the eight stages of life development (Erikson and Erikson, 1998) indicating that older individuals are moving into the generativity stage characterized by increased productivity and creativity. McClelland et al. (2005: 85), found evidence of a “glass ceiling effect” that impedes executive women from reaching senior executive positions, and thus pushes them from management positions into their own business.

As it is represented in Fig. 5.2, only three participants between the age of 46 and 51 were involved in this study, and this group has the least amount of participants. Hatak et al. (2014: 42) state that as people age they may tend to be less entrepreneurial or less inclined to business growth aspirations. Older individuals may have higher levels of capabilities leading to improved means of doing business, though they may be less inclined to take new risks in expanding or extending their business ventures (Curran and Blackburn, 2001:89). Meier (2001) highlighted older people in developing countries are pushed into entrepreneurship as a necessity mainly due to unemployment and poverty which results in them being economically oriented as they have dependent children up to a high age, so they have more economic needs to support their family.

Fig 5.3: Location of women-owned enterprises



As highlighted in the figure above, there are 10 women entrepreneurs from rural areas, and the other 10 from urban areas, the purpose of choosing an equal number of participants from different areas was mainly to highlight the different obstacles faced by each group. Social and economic research done on the primary motivation for starting entrepreneurial businesses (GEM, 2012) show the majority of women based in rural areas are seen as necessity-motivated business owners and as being pushed into entrepreneurship by factors such as unemployment and poverty. On the other hand, urban-based women entrepreneurs are seen as opportunity-motivated entrepreneurs, which means they are being pulled into entrepreneurship by the prospects of opportunity for business and growth (Kelley et al., 2013).

Marlow (2012: 76) states that micro and small enterprises offer a number of particular advantages for rural women such as flexible hours, location in or near women's homes, ease of entry, and links with local markets. However, rural female entrepreneurs also face particular challenges entering new and lucrative markets and expanding their businesses (Bates, 2005). Mbonyane and Ladzani (2011) indicate that rural female entrepreneurs face other challenges such as lack of information, knowledge, opportunities, and awareness, which will be discussed in detail in section 5.3 of this study.

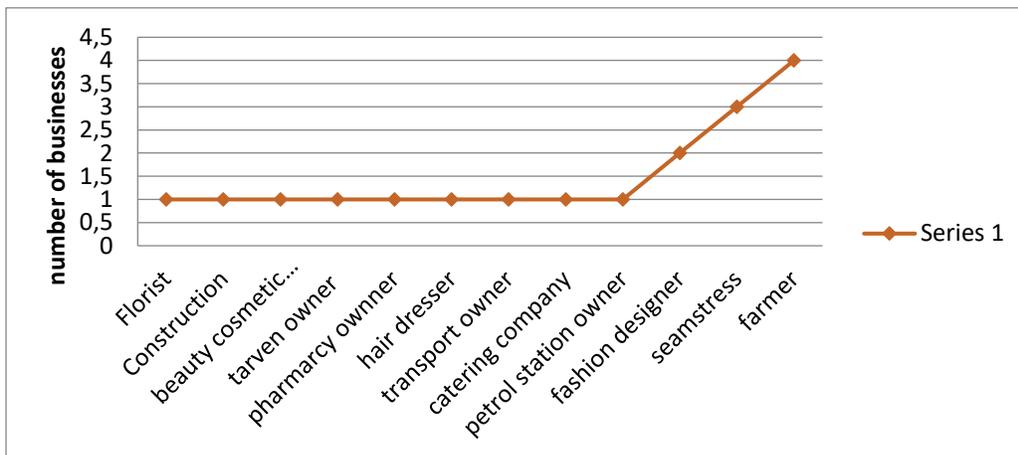
Marlow (2014) states that both urban and rural entrepreneurs face challenges in their business ventures, however, challenges encountered by rural female entrepreneurs are more strenuous. For example, urban female entrepreneurs do not have limited access to financial and business

services, as many banks are operating in urban areas (Marlow, 2014). This shows that urban entrepreneurs are more privileged than rural entrepreneurs.

Mandipaka (2014) explains that black South African women entrepreneurs in low socio-economic level areas tend to engage in survivalist activities such as sewing, chicken farming, and arts and crafts. According to Africa (2005), most rural enterprises operate with no legal registration; therefore, they do not receive the benefits that registered businesses do, such as receiving financial support from the government.

Though women may be entrepreneurs in their own rural homes, it is difficult for them to branch out and have access to a building or structure from which to run a business (Branch, 2003). According to Mandipaka (2011), it is because of problems getting finance to open their businesses that women entrepreneurs in a low socio-economic level rural areas are engaging in subsistence entrepreneurial activities such as sewing and poultry farming.

Fig.4.4: Business sectors and categories



From the graph above it is visible that 13 of the 20 women-owned SMEEs are micro and small enterprises and are located in the informal sector. According to SEDA (2007), informal micro-businesses are defined as businesses not registered for VAT and employing less than four people. Jiyane and Zawada (2013:88) highlight that in South Africa women are catapulted into the informal sector as a means of addressing poverty. The informal sector in developing countries such as South Africa is a context for opportunities for employment, creativity, new initiatives,

and self-empowerment. This is evident in this study, as a great number of the participants' livelihoods depend on the informal sector.

In this study, the category with the most participants is farming. Chinomona and Muzariri (2015) state that this can be traced back to the past with the development of gold mines in the cities resulting in men migrating to cities to fend for their families, and therefore women were left unemployed and resorted to agriculture as a business to sustain their families. Another factor that contributes to the high participation of females in the agricultural sector is that in South Africa agriculture is a big sector that contributes 4% to South African GDP (Herrington et al., 2012). According to Gumede (2000), South Africa is not only self-sufficient in virtually all major agricultural products but is also a net food exporter. Women play a significant role in the agriculture sector, with the aims of enhancing family income, as well as meeting household food needs (Moser, 2007).

Female farmers play a vital role in food production and food security and as such, they are the backbone of the development of national economies (Thagwana, 2009). Mugege (2003: 124) states that in Africa, 80% of the agricultural production comes from small farmers, who are mostly rural women. A report by the World Bank further emphasizes this point by stating that, the small-scale farming sector, which is dominated by women, is estimated to contribute about 60 to 80 percent of the total agricultural tasks performed (World Bank, 2019).

Muzekenyi (2019) indicates that the small-scale farming subsector is now seen as a critical player in the rural development drive and sustainable inclusive rural economic growth. Women in rural areas tend to gravitate towards poultry farming, as it has low input requirements, which conform to the socioeconomic conditions of rural families (Thangwana, 2009). Sonaiya (2009) further asserts that the low level of risk of scavenging poultry farming has made it a choice of livelihood strategy for women subsistence farmers. From the aforementioned factors, it is understandable that a great number of women participants tend to be drawn towards farming.

Another field that had a higher number of participants is the spaza market, Charman et al. (2012) state that historically the spaza market has low barriers to entry, thus enabling women and unemployed people to open shops within their homes. In South Africa, spaza shops are a vital component in the township, numbering over 100,000 across the nation they make critical

contributions to local food security, self-employment, and community cohesion (Liedeman et al., 2013: 43).

The aim of the development of spaza shops was for convenience in assisting communities with their immediate needs (Meyer et al., 2016), these shops bring additional income to owners and provide availability of items demanded by citizens residing long distances from major shopping areas or wholesale retailers. The SDF (2012) mentions that majority of spaza shops owned locally remain female and in-house run shops. Neve and du Toit (2012), further assert the value of spaza markets by stating that these businesses are of importance, as the social gap they fulfil forms part of entrepreneurial activity.

In relation to the occupational distribution within the informal sector, Sethuraman (1998:79) found that women in South Africa are more likely to be involved in low-income sectors such as trade, sewing, services, and subsistence farming. In this study, women-owned enterprises in the informal sector engage in occupations such as sewing, florist, mini-bus business, subsistence farming mainly poultry farming, and spaza shops. Dejene (2007:112) outlines the primary reasons for the concentration of women in these specific occupations which are the lack of marketable skills other than the skills learned at home, challenges in maintaining family balance, poverty affects many women and it is a driver which inhibits choices and opportunities for decent and protected work for women to take on. In addition, Tsikata (2008) argues that the inability to invest in their education and abilities prevents women from enhancing their entrepreneurial skills, forcing them to join the informal sector.

In this study, as shown by the graph above five of twenty women-owned enterprises fall under the formal sector. Spring and McDade (1998) state that the formal sector includes taxed, registered, and regulated businesses. Bowditch (1999) indicates that in many African countries, with South Africa being no exception, only a small percentage of women-owned businesses are medium-size to large, this is also evidenced in this study as the least number of women-owned enterprises operate in the formal sector.

In this study, women in the formal sector operate in construction, commercial farming, beauty cosmetics, pharmaceuticals, and petrol stations. Fourie (2018) highlights that woman entrepreneurs gravitate towards the formal sector mainly as an alternative source of income and as a source of livelihood. Meyer et al. (2016) further state that women entrepreneurs are

engaging in the formal sector as a result of joining a family business that is already operating in that particular sector. Naser et al., (2009) suggest that women entrepreneurs who possess sufficient education and training are more likely to participate in entrepreneurial activities under the formal sector, as their probability of having accurate information on the new markets and market segments is higher.

5.3. Challenges of Rurality and Remoteness

The economic growth of a country depends largely on the progress of rural areas and the standard of people living in this area (Katekhaye and Magda, 2017). A rural entrepreneur is one of the great vital contributors to the economic development of a country (Bajpai, 2014). However, these entrepreneurs are faced with more challenges compared to their urban counterparts. Many rural entrepreneurs face various problems due to the non-availability of essential amenities in the rural parts of the country and this is mainly attributed to the remoteness of the areas (Katekhaye and Magda, 2017). The question is: what are the barriers that are hindering rural women entrepreneurs from accessing support initiatives created to stimulate a conducive environment for women entrepreneurs. Below are some of the challenges that are faced by rural entrepreneurs that contribute to them not having access to support initiatives provided by the government.

5.3.1. Location

According to Sun and Wang (2014), a small business that is located in remote or rural areas continues to experience additional difficulties that include the inability to gain access to broadband Internet and a shortage of trained and knowledgeable personnel and facilities built for the use of emerging technology. Agbenyegah (2013) concurs to this by stating that a major challenge of rural entrepreneurs could be linked to the remoteness of the rural business environment, which according to Sherief (2007) is symptomized by a lack of local industrial and service context, meaning that there are fewer opportunities for rural entrepreneurs to access information locally than in urban centers.

The DTI is the department that is entrusted to coordinate the implementation of the government's support strategy to SMMEs through support initiatives for female entrepreneurs. In this study, the female entrepreneurs that are based in rural areas do not have access to the department of trade and industry offices, because they are based in Pretoria CBD, which is about 325 km away

from them. The seven rural entrepreneurs indicated that they had never been to the DTI offices and did not know how to get access to DTI assistance. These entrepreneurs are based in the Limpopo Province and have to travel to Pretoria if they are to access the offices and services. They understood their challenge and the difficulty of DTI being located in the main urban centers. In recognizing the challenge, they face one of the owners noted:

It is not easy for us in rural areas. The offices of the department are not available to us here since they are not easily accessible to those who are not based in Johannesburg... especially us who are based in Limpopo. We have been informed that they are found in Pretoria, and there are no satellite offices to serve those who are in the rural areas, who also happen to need assistance most.

(Int. Olga Mafalo, March 2021)

Botha (2006), who noted that the organizations that are involved in rural entrepreneurship development are mainly based in urban areas, and only travel to the rural areas when they are running a specific program, also captures the challenge. Rural entrepreneurs, therefore, have limited access to up-to-date market information and business services from these programmes put in place to support them (Agneyegah, 2013). It was not surprising that these entrepreneurs had not benefited from the program as Lebo explained:

I have heard of the government's support initiatives for women in business, but such information remains as hearsay and there is nothing concrete. I have struggled to have access to the information because there are no government offices nearby to advise us on the support that the government offers to entrepreneurs. I have looked for it, but to no avail. Most of us are in the dark and continue to suffer when others reap the rewards.

(Int. Lebo, March 2021)

Not all the entrepreneurs had received any assistance from the government, and others did not even know of the program of assistance. Others had heard from the media, but such knowledge is not helpful when access is difficult. To get to Pretoria, you need transport and a place to stay. However, these were all small businesses that were struggling to keep afloat. These entrepreneurs could not afford hotel fees in Pretoria, and it was going to be difficult to travel and come back in a single day. Geography has been considered as a decisive factor in different fields and according to Forson (2006), a female entrepreneur in a remote rural area in a developing country is bound to suffer the most.

5.3.2. Lack of access to information technology, skills and knowledge

A view expressed by Leboea (2017), suggests that SMMEs in South Africa encounter enormous difficulties when it comes to the accessibility of suitable information technology. Boyabatl et al (2016) argue that a deficiency of technology consciousness in rural areas results in people based in the area not having access to important information that might essentially help them. In many rural areas, internet service is very expensive, and people do not have the necessary skills and knowledge on how to use the internet, which in turn affects rural people's access to important information and opportunities (Coughlin and Thomas, 2002). Malinga (2016) states that being computer literate is an essential skill, especially currently since everything is digitalized. It was noted that even the support initiatives offered by the DTI to women entrepreneurs are based online.

Knowledge of this information, which is also available on the website does not necessarily require access to offices or contact with department officials. This information is freely accessible. However, not all women entrepreneurs were frequent users of the internet and none had ever visited the department's website. This, as these entrepreneurs acknowledged, has played a large part in what may be seen as their exclusion. One of the entrepreneurs confessed:

Information technology as such is not very common in rural areas. There are no internet facilities. Many of us have smartphones, but we do not use them to surf the net. As a result, there is lack of awareness regarding sources which are available to women entrepreneurs that our counterparts in urban areas have enjoyed.

(Int. Boitumelo Lekgwathi, April 2021).

Chinomona and Muzariri (2015) state that, many rural entrepreneurs in South Africa are not aware of the support programmes offered by the government due to lack of skills and knowledge on how to use the information technology. Moreover, the role of the internet has been growing throughout, but it remains expensive in rural areas as a result communities are marginalized (De Bruin et al., 2006). This is particularly true of entrepreneurs, who were mostly old school and traditionally operated their business, with book and pen entries.

None of these had computers and the knowledge of the internet was lacking, except the use of the WhatsApp function. It is not surprising that not all respondents have never used the internet to find business support, and none of them knew that the department has information for SMME

support on the internet. When asked about the department web page, some of the respondents voiced the following:

Web page, what is that? I do not know of any web page. I know nothing about the internet and I have never used it before. This is for young people. We have nothing that we can gain from this internet.

(Int. Pheladi Kganyago, March 2021).

There is an internet café in my area... I have used it before, but I could not gather enough information since I was running out of time for the minutes I paid for. I cannot use it every day it is costly.

(Int. Shelly Mnisi, March 2021).

In addition, a lack of sufficient knowledge makes it impossible for rural entrepreneurs to make informed decisions and to be able to use the latest technology appliances (Jorosi, 2006:105). For instance, rural entrepreneurs were unaware of specific places to access specific services; also a majority of entrepreneurs are unaware of the type of information that is available for entrepreneurial support especially in rural areas (Department of Trade and Industry, 2004). In support, Herrington et al. (2010:49) state that rural entrepreneurs are not conversant of available government services. Chiware and Dickson (2008) argue that in South Africa access to information has not been given the same attention as other constraints such as access to finance and markets.

5.3.3. Lack of opportunities and awareness

The South African government does provide incentives or programmes to assist women entrepreneurs, for example, the Women Entrepreneurs Fund (WEF) and the Isivande Women's fund, but often women in rural areas lack the information and knowledge of such privileges and opportunities. Herrington et al., (2010) highlight that it was discovered that the rural entrepreneurs' low success rate in addressing their challenges was mainly attributable to inherent problems relating to their context, such as the remoteness and underdevelopment of the area. Furthermore, poor access to entrepreneurial support and information, and lack of awareness of available entrepreneurial interventions exacerbates the problem (Bharthavajan, 2014).

This is also demonstrated in this study, as seven out of 10 rural-based entrepreneurs were not aware of the support initiatives government offers to women entrepreneurs. This is because there is a lack of a variety of skills in rural areas and this is due to, lack of necessary training or training course facilities in the areas. Consequently, rural-based women entrepreneurs do not

possess skills that are essential for them to have access to programmes developed by the government. Often these programmes are based on the internet and they need someone who has computer literate skills, in order to complete the online applications. Rural women entrepreneurs in this study lacked this skill.

Lack of education is another area in which entrepreneurs struggle. Walker et al (2007) support this by pointing out that rural entrepreneurs generally have lower levels of education as compared to urban entrepreneurs. In this study, 2 out of 10 female entrepreneurs based in rural areas did not complete their high school studies. As a result, this affects their opportunities to access information that could be helpful to them. According to Wright et al (2008), education helps entrepreneurs to identify and utilize business opportunities. As indicated in the table at the beginning of the chapter (Business profile) above, many female entrepreneurs who had the opportunity to get assistance from government agencies have completed their tertiary studies. Sharon shared:

I learned about the government support initiatives offered to entrepreneurs when I was completing my honours degree in business management. This was before I started my business. I planned my business and developed a business plan, before approaching the department for assistance. It was going to be difficult without education to achieve this because some of the requirements, like drawing a business plan are technical issues.

(Int. Sharon Abrahams, April 2021)

According to Ascher (2012), many women in rural areas remain illiterate and live in poor communities, as a result, rural women entrepreneurs are ill-equipped educationally, and unfortunately, they fail to access certain information that could be helpful to them, due to their lack of knowledge. Agbenyegah (2013) states that in complying with various formalities and in obtaining government opportunities, rural entrepreneurs find it extremely difficult due to illiteracy.

Indeed, the evidence from the study bears testimony to this. The majority of the women entrepreneurs in the rural area (6 out of 10) had minimum education, which was a major constraint in to gaining information and in understanding the need for further assistance. This also has a telling effect on how they confront their lack of access to services. Because of the lack of education, they have made little or no effort to seek information on assistance that can improve their enterprises. According to Barr (2015), support services appear to be poorly

communicated and advertised contributing to a lack of knowledge of services that already exists. When asked about the government's support initiatives, Ntebo professed her ignorance:

I cannot say I know of any... I just read about it from papers, but I never thought it had anything to do with me. I thought it is for those who run big businesses and not spaza shops, like mine. Even it related to me, how was I going to complete those forms. I do not want to end up tying myself into something that will trouble me tomorrow. How do I pay back for the assistance? Certainly, it cannot be offered for free. There is a price.

(Int. Ntebo Manamela, March 2021).

Kristiansen (2008) confirms this by stating that the support services are generally poorly advertised and usually communicated through word of mouth or advertising in the media or radio. The lack of communication in the mother tongue appears to be a barrier to accessing necessary services (Kristiansen 2008). The dissemination of information by government support services appears to be dismal. This finding appears to confirm Rogerson and Rogerson's (2010) studies in that government support services exist to assist women entrepreneurs but few know about them.

5.4. Who are the Beneficiaries of the Government Initiatives?

The DTI through its women's empowerment programmes aims to include women, especially those in rural areas and from previously disadvantaged backgrounds, in the economic activities (DTI, 2006). However, this does not seem to be the case in this study, as the department has failed to set up operational offices in rural areas to ensure that the targeted women are reached. In this study, women entrepreneurs based in Lebowakgomo and the surrounding areas do not have any DTI offices nearby, compared to women entrepreneurs in Johannesburg. As a result, this increased their chances of not being the beneficiaries of the government programs as only two rural-based women entrepreneurs managed to get assistance from the government. Kabeer (2012) who argues that the department has failed to include rural women during its study for both strategic framework reports as the assessments were only held in urban areas supports this.

Moreover, programmes designed to assist women entrepreneurs can only be accessed online via the DTI's website, this does not favour rural women, rather such standards further excludes women entrepreneurs in rural areas to benefit from the government initiatives. This is shown in this study as a number of women entrepreneurs based in rural areas indicated that they have little or no access to the internet, this means chances of them having knowledge about the existence of

government support programs are slim. Moreover, rural women lack computer skills, as a result, they fail to complete online applications and essentially fail to gain support from government initiatives. A key informant mentioned that:

Both the government and the private sector neglect rural women entrepreneurs, as programs put in place seem to benefit those who are based in urban areas, with access to all resources.

(Int. Samantha Malehaka, March 2021)

Meyer (2009) supports this by mentioning that the government has failed to accommodate the needs of women entrepreneurs in rural areas, as a result, this failure has resulted in the exclusion of most rural women from obtaining opportunities that would allow them to benefit from government initiatives.

Government plays a significant role in the creation of an enabling environment for the growth of small businesses (Meyer et al., 2016:55). The term, enabling environment can be explained as a mix of conditions that creates a favorable setting for businesses and other sectors in the community to thrive (Meyer and Meyer, 2016). As the importance of creating an enabling environment is essential in stimulating the success of an economy, it is an important aspect of small business survival and growth. In this study, urban-based entrepreneurs are located in Gauteng, which seems to be a fertile ground for accessibility in terms of the needs of entrepreneurs, as the DTI, which is responsible for the coordination and implementation of government strategies to support SMMEs is based in that area. Meaning women entrepreneurs are able to visit the offices as well as attend workshops hosted by the department allowing them to fully benefit from government initiatives put in place. The presence of a favourable business environment seems to be essential for accessibility and growth

Access to appropriate technology enhances the availability and accessibility of information (Antonio et al., 2005). This proves to be true in this study, as urban-based women entrepreneurs have access to the internet, which allows them to gain access to information on government support initiatives that are only available online on the DTI's website. As a result, this allows them to apply to receive financial and non-financial support from the government and essentially benefiting from government initiatives. This supported by one of the key informants who explained:

Before receiving financial assistance from SEFA, I had to complete an online application, thereafter everything was communicated via email until the completion of the study... so essentially was digital.

(Int. Marie Jacobs, February 2021)

According to, Chiware and Dick (2008) the availability of business information is very crucial for the economy to achieve sustainable economic growth and development of the small business sector. With information, entrepreneurs are able to make appropriate business decisions and this, in turn, affects the performance of the business positively. Urban-based women entrepreneurs as their access to information allows them to obtain assistance from government initiatives evidence this in this study, consequently, this benefits the growth and success of their enterprises.

To support this Walker and Brown (2004) mentions that, the success or failure of any business operation is shaped by the availability of business information, furthermore, Spring (2009) suggests that SMMEs venture depends on how the information is being utilized in the business environment. This goes on to show that access to information is a valuable asset that continuously improves the operation of a business.

In this study, 8 urban-based entrepreneurs indicated that they have completed their tertiary studies. Davidsson (1995) states that individuals with higher levels of education have a greater chance of success as entrepreneurs. This is because education creates confidence and provides individuals with the skills and information they need to thrive in the business sector. This explains why in this study urban-based women entrepreneurs were aware of the state's support initiatives and were able to follow proper measures in order to fully benefit from them. This allowed them to take advantage of the opportunities they were presented with. An academic expert explained that:

Proper training and education enhance entrepreneurs' success rates, as certain problems and challenges may be more difficult to solve without a strong foundation of analytical and problem-solving skills that may have been part of higher education.

(Int. Thato Leshilo, March, 2020)

For this reason, the Department of Women's Affairs added as a top priority the promotion and encouragement of female students to take business and entrepreneurial training courses in school and during their tertiary education (The Presidency, 2009: 129). In this study, it is evident that urban-based women entrepreneurs have achieved higher levels of education. As a result, they

utilize this resource to gain access to government initiatives and fundamentally benefit from support initiatives put in place by the government for women entrepreneurs.

5.5. How Do Female Entrepreneurs Sustain Their Business?

Women entrepreneurs' economic statuses are being recognized and are increasingly becoming a significant force in the world, women represent a readily available pool of potential entrepreneurial activity that countries may take advantage of and improve their economies (Oluwatoyin, 2010: 69). Women entrepreneurs globally have a critical role to play in reducing poverty, creating jobs, and contributing significantly to countries' economic development overall. However, they also have to deal with numerous challenges. The following section will discuss the mechanisms women entrepreneurs use to sustain their businesses.

5.5.1. Customer service and relationships

Acharya (2009) states that customers are the most important element to all businesses and looking after them is imperative for the success of businesses, without customers a business will not exist in the first place. Having excellent customer service is of utmost importance to any business because it creates loyal customers, which can only be created through customer satisfaction (Berger et al, 2016). The need for good customer care as a tool to sustain a business is also demonstrated by women entrepreneurs in this study as most of them indicated that good customer service enables the business to retain its customers as they will feel more comfortable doing business with them. Moreover, there will be a wide range of referrals, as loyal customers are bound to tell others about great service they have received.

This is important because what customers and potential customers say publicly about a company's products and service matters a great deal. In the words of women entrepreneurs:

I believe I give my customers the best service because they often come back to me, even when I am out of stock they wait for me to restock so that they can buy from me, they also refer people to me because of my service.

(Int. Nthabiseng Mathole, March 2021)

People read reviews about the exceptional service that I provide from other people via different social media platforms, as a result, this brings in more customers.

(Int. Nicole Simmons, April 2021)

According to a study conducted by Dimensional Research and Zendesk, 90% of participants said that positive reviews about a company persuaded them to purchase from that company (Zendest et al., 2017). As more customers come to a company, there will be a corresponding increase in sales, which implies profitability to the company (Brush, 2009). This will lead to a corresponding growth and success of a business. Deborah et al. (2015) mentioned that good customer service compared to marketing keeps and brings more customers at a lower cost, as the company will avoid spending money on marketing tools such as advertisement. Thus, excellent customer service does not cost rather it pays. Moreover, quality customer service is the sole means through which a business can have an edge over its competition, as it will make that company stand out from its competitors (Deborah et al., 2015).

In this study, women entrepreneurs stated that customer care was a major strength in their business. They appeared to have strong customer care acumen and creativity when working with their customers and take pride in their customer relationships, from the response of the women entrepreneurs in this study, it is evident that putting certain systems in place to maximize customer satisfaction increases the sales and profitability. It appears that most of their knowledge of customer care is learned from experience. Fortuin (2016) supports this by mentioning that women entrepreneurs know the importance of customers' personal and group needs and relate to them strategically. One of the woman entrepreneurs expressed the importance of quality products, communication with customers, and being friendly in offering customer care and service:

Talking with people, be friendly, be clean and have lots of special. You must like and understand people and communicate with them when you change your prices. I sell a wide variety of goods. People can buy anything from me. I think it is because my food is fresh and I am a nice person who sells quality.

(Int. Mologadi Mphahlele, March 2021)

Peter and Olson, (2005) state that, small business owners need to relate to their consumers at the micro-environment level with interpersonal contact, these personal contacts can enhance and deepen awareness about which products to sell and increase sales.

5.5.2. Knowledge of the Market

Farr-Wharton and Brunetto (2009) state that knowing your target market helps entrepreneurs determine what marketing methods to use for attracting new customers, and how to add

additional value for retaining loyal customers. Identifying a target market also helps businesses develop effective marketing communication strategies. Byers et al. (1997) pointed out that entrepreneurship is embedded in a social context; the knowledge of local, direct, and interpersonal contacts enables businesses to identify where to access the needed resources.

Women entrepreneurs in this study have a strong knowledge of their microphysical and social (customer care) markets. Some have been in the business for a long time to understand what is in demand and what is not. For rural entrepreneurs, it was important to source material that a rural market would want. It was important, therefore, that what was often produced coincided with what was consumed. In rural areas, it was mainly agricultural produce, while urban spaza shops never stocked items that customers would easily access from Shoprite or Checkers. They specialized on items that households would need for a quick fix.

The spaza shop owners and tailors appeared to understand the needs of their customers, and had adapted their businesses to the needs, competition, seasonality, and current fashion designs. One of the women shared the women entrepreneurs' market understanding:

I am able to continue because I am in tune. I tend to adjust my products and services all the time. I adjust to fit the income of the clients, that is why I am able to sustain my business. I am also always open to adapt and diversify to what my customers want.

(Int. Maggie Molekwa, March 2021)

Osirim (2009), states that women entrepreneurs have a strong knowledge of the market needs, make rational decisions about what they sell, and diversify their products according to such criteria as season and profitability.

5.5.3. Confidence and future aspirations (Need for achievement)

Anderson et al. (2009) stated that entrepreneurial attitudes predict entrepreneurial intentions that lead to individual behavior. Ho and Koh (1992) argued that self-confidence is a required entrepreneurship characteristic. Athayde (2009) supports this by highlighting that confident entrepreneurs are better poised to start and succeed in a new business, because of their self-efficacy they feel that they are able to succeed. This makes them willing to put in the risk for a new business. Succeeding in that business then builds more self-confidence (Osirim 2009). Snyder (2011) states that success is linked to the level of confidence that people have about themselves and in realizing their business aspirations for their future.

Women entrepreneurs in this study seem to have high levels of confidence, because they believe in their abilities, as they were able to maintain their businesses despite unfavorable conditions, especially rural entrepreneurs who do not have enough resources, nor received any form of support from the government. Some women entrepreneurs are involved in male-dominated fields such as construction; this shows confidence in their abilities as well as the risks they are willing to take by participating in business sectors that are not socially for women.

This is echoed by one entrepreneur who argued that:

I believe in my capabilities of attaining success as well as successfully tackling challenging goals in my business. I have had my fair share of challenges; however, I have persisted through setbacks by developing better plans and strategies.

(Int. Ntebo Legodi, March 2021)

Rieger (2012) highlighted that one of the personal characteristics needed by entrepreneurs to achieve their success is self-confidence. Hassan et al. (2014) supported this by indicating that self-confidence is the critical contributor to the success of women entrepreneurs. Furthermore, Moloj and Rapita (2014) stated that entrepreneurs with self-confidence in running their business are able to go through obstacles, have higher aims, and develop better strategies for their business.

This study supports this, as most of the women entrepreneurs in this study have operated their businesses for longer than five years and so the longevity of their business could indicate their success and so increase their confidence for future business growth. This level of confidence also encouraged some women entrepreneurs to pursue other business ideas they had. According to Woodward et al. (2011:73), if a business has been in operation over a long period then it can be deemed to have more market experience, sales and has the potential to grow.

Not only is it essential for women entrepreneurs to have self-confidence it is just as important for them to the need for achievement. A person with the need for achievement refers to the one who prefers a moderately difficult task, accepts responsibility, and looks for the outcomes (Rauch and Frese, 2007). This is evident in this study, as the majority of the women entrepreneurs, did not start their business in a favourable environment. However, they took on the responsibility to pursue entrepreneurship because they wanted to benefit from the outcomes. This is also motivated by certain factors, as for some women entrepreneurs their only source of income

comes from the business they operate. This shows that the need for achievement encourages persistent behaviour among entrepreneurs to achieve their business growth.

Nurwahida (2007) claimed that most successful women entrepreneurs have the characteristics of need for achievement. Furthermore, a higher level of need for achievement can be found in business founders as it is very important for business growth (Rasheed, 2001). White et al. (2008) who mentioned that the achievement behaviour is not only important to encourage the entrepreneurs to become successful but it also essential to avoid failure.

All the women entrepreneurs in this study appeared to have future aspirations for their businesses to grow significantly. Three women entrepreneurs were actively planning and working towards these future business goals. Lethabo, for example, indicated that she has a business goal of having her own shop and establishing her own brand. This was her ambition and she talked enthusiastically about it. She was in the fashion and design business and there were opportunities for such growth.

For an urban-based business, realizing her dream was possible. She already had a clientele and was dressing prominent people and providing outfits for weddings in and outside her community. She was popular and her products were well sought after. She confided:

I know that one day I am going to own my own fashion design shop and that I will have my own brand and my own label. This is going to happen very soon. I have given myself five years from now.

(Int. Lethabo Seshoka, February 2021)

A study conducted by Begley and Boyd (1987) found that there is a deep link between entrepreneurship and the need for achievement. The need for achievement is usually high in entrepreneurs than in the general population, it provides them with motivation to go ahead and achieve their next goals (Steward et al., 2008). Miner (2000) mentions that entrepreneurs showing this tendency usually are good planners, set their goals, always look for information and learning, they accept success and failure of their work and this need for achievement helps them to overcome failure, obstacles, and setbacks.

5.5.4. Networking and women's agency

Entrepreneurs use networking as a means to form relationships with others in like or related fields, this helps to expand their business ability to find new customers and business partners

(Lighthelm, 2005:77). This was evident in the study where women enterprises in both the rural and urban settings had established mutually beneficial networks, either in the same sector or composite sectors. In interviews, one of the entrepreneurs confirmed and alluded to the significance of networks:

I like networking because the more people you meet, the more people there will be to get to know and remember both you and your business, I use every professional and social opportunity to meet and connect with new people.

(Int. Ashley Peterson, March 2021).

Kitakule and Snyder (2011) state that networking is a great way to identify a business's best practices or industry benchmarks. Learning from what others do is a valuable strategy for all businesses (Bojpai, 2014). Women entrepreneurs based in rural areas indicated that they use their social capital through networks by sharing contracts, buying for one another, and giving advice. The women entrepreneurs in rural areas used their social networks in stokvels and churches, and would get business contracts, where they were sewing church uniforms, for churchwomen's organizations. Informants shared that:

We are bonding as a group...The ladies know who to suggest when a business opportunity comes up, we are always sharing information.

(Int. Sophie Mathabatha, February 2021).

The women know which suppliers I will deal with at the farms. They will buy for me and so we help each other. They will phone me when the chickens have arrived. I will just walk over and sell.

(Int. Gelnda Mmutlane, February 2021).

According to Osirim (2009: 67), social networks help women entrepreneurs with the acquisition of knowledge, product development, outsourced work, marketing their work, and providing emotional support, this also enables them to build their social capital in this way and contribute to their and other women's capabilities. Rural women entrepreneurs in this study mentioned the use of stokvels as an association and social network that helped to grow their businesses. Glenda expressed that she uses her social network and stokvel for capital savings:

My stokvel is very good when it comes to helping each other financially since we often don't qualify to receive loans. There is a group of us and we contribute every month to give someone in the group money when it is their turn.

(Int. Glenda Mmutlane, February 2021)

According to Anderson and Jack (2010), norms and networks that facilitate social capital through business cooperation and relationships, collective participation for mutual benefit are important for business growth.

5.5.5. Financial management

There is consensus among experts that financial management skills are some of the key components in the skills mix for SMMEs to be successful (Bezuidenhout and Nenungeve, 2012). Nahapiet and Ghoshal (2004) state that financial management is at the heart of all business operations as it enables a smooth operation with a steady flow of cash. Having a guideline for how money is managed will ensure that all the financial capabilities required to run a business smoothly and effectively are present (Arzlanian and Elfring 2014:154). To support this observation, in this study both urban and rural women entrepreneurs had their own of managing their finances.

Rural entrepreneurs tend to use the bookkeeping method, where they write down their profit, savings, and money they need to use to restock as a system to organize, manage and control finances. Since urban-based women entrepreneurs are more advanced when it comes to technology, their monthly financial statements are generated through the latest automated software package specially designed for accounting, these are then used on their manual bookkeeping system.

Some women entrepreneurs who are involved in medium enterprises such as construction and pharmacy owners hire an accountant to do the financial management on their behalf. All these financial management strategies allow women entrepreneurs to formulate decisions that improve their business operations and make them more successful. A woman entrepreneur mentioned that:

A good financial management system has helped me become better at micromanaging by enabling me to plan for my financial needs, make business operations more profitable and efficient as well as avoiding to invest too much money in fixed assets.

(Int. Sarah Modiba, February 2021)

Handy et al (2002) mentioned that successful, growing businesses take a proactive approach to financial management and to making sure that they have the right capabilities. Financial management plays a continuous role in both the day-to-day management of the business and

broader strategic planning. Ligthelm (2010) determined that entrepreneurial acumen, business, and financial management skills could be classified as the strongest predictors of small business survival.

Akande (2011:372) confirmed that financial management skills are important for entrepreneurs and advise small business owners to embark on capacity building in this discipline. Roodt (2005) found that financial skills are some of the top skills that entrepreneurs report as necessary for business success. Financial management is one of the most important management skills for an SMME because it affects every aspect of the entrepreneurial venture (Watson, 2004:88). Financial management entails minimizing the costs, maximizing the profit, and planning and controlling the financial assets of the firm (Bloom and Boessenkool, 2002:244).

Bekele and Worku (2008) in their study on small businesses and financial management found that the ability of small businesses to be able to convert their profit back into savings or investment was crucial to small business success and for the possibility of future expansion. Studies that were done by Chea (2008:18) show that most of the women entrepreneurs who participated appeared to have sound financial management acumen. One woman entrepreneur mentioned that:

I think I learned as I went, I listened to the radio and so learned to bank and save in the Post Office Bank. I save my profit after I have paid myself and covered the business costs. So my capital is building. I then have money when it is summer and can buy more in bulk and so sell more and make more profit. I write everything down, I can see when I am making a loss. I ask myself questions all the time to guide me in my business.

(Int. Hunadi Mmotla, February 2021).

Unger et al. (2006) in their study on small business practice highlighted the link between critical thinking, learning, and applying appropriately for business growth.

5.5.6. Risk -taking and innovation

Risk-taking is also identified as one of the dimensions in entrepreneurial characteristics that influence the success of women entrepreneurs. As mentioned by Hassan et al., (2014), it is described as the willingness of entrepreneurs to involve in risky work. Ranasinghe (2008) claimed that risk-taking has been found as one of the characteristics, which lead to success among women entrepreneurs. Risk-taking has a curvilinear relationship with the performance of

enterprises (Kreiser and Davis, 2010). Henning and Akoob (2017: 88) state that entrepreneurial firms exhibiting moderate levels of risk-taking perform better in the market as compared to enterprises that exhibit low levels of risk-taking; risk-taking has a positive impact on the performance of enterprises.

Henry et al. (2003:178) mention that risk-taking involves engaging in calculated and manageable risk in order to obtain benefits, rather than taking daring risks, which are detrimental to firm performance. This is evidenced in this study as women entrepreneurs seem to plan before taking risks, as a result, this enables them to mitigate the potential for failure, and they do this by developing a business strategy and exploring financial scenarios to help them navigate the unknown. One of the woman entrepreneurs expressed how she saw a market gap in her community and now has two businesses:

I sat down and saw that there was no spaza shop in my area. So then I took R1000 and bought stock and make it look nice and then I started. I have my sewing business and spaza now.

(Int. Sophie Mathabatha, February 2021).

According to Chea (2008), women entrepreneurs are able to seize opportunities, take risks and become innovative. Osirim (2009: 145) mentioned that women entrepreneurs who are adaptive using innovative strategies appeared to be more successful in their businesses compared to their counterparts who were reluctant to take risks. This is also demonstrated in this study as women entrepreneurs showed adequate financial management awareness, as they presented excellent saving skills and have the innovative ability to acquire material as well as invest in new product ideas.

Innovativeness has been claimed as a core characteristic of entrepreneurship (Rauch and Freese, 2000). Peprah (2012:121) has stressed the importance of entrepreneurs being innovative since the absence of the characteristic might lead to a low survival rate among women entrepreneurs. Women entrepreneurs face many barriers in the path of growing their business, however, according to Bakri and Mardziah (2012) women entrepreneurs usually are more creative in solving their problems for the success and growth of their business.

This is also demonstrated in this study as women entrepreneurs indicated that they show innovation by being creative enough to spark new ideas and new methods of utilizing resources,

most women entrepreneurs who are aware of social media and use it as a tool to promote their products, while others target customers based on their payday. This was confirmed in interviews:

I often combine certain products in a package and put it on special when it is month-end because that's the period when I get most of my customers, this also helps in increasing my profit.

(Int. Emma Smith, March 2021).

According to Hughes (2006), the importance of innovation in entrepreneurship is another key value for the longevity of a business. Iyola and Azuh (2014) argue that innovation is about the process and organization needed to generate ideas in any context. It is the ability to innovate in this sense is not just a vital component of a thriving business but can be seen as an essential aspect of entrepreneurship itself.

I always improve the efficiency of my marketing activities and intend to change my strategy when I am not seeing the desired results... I also study my clients to know how best to reach them and plan my marketing strategy accordingly.

(Int. Relebohile Moeng, April 2021).

According to Kock (2008), innovation can act as a catalyst that can make your business grow and can help entrepreneurs adapt in the marketplace. Successful innovation should be a part of a business strategy. Innovation can also increase the likelihood of a business succeeding and can create efficient processes that can result in better productivity and performance.

5.6. CHAPTER SUMMARY

This chapter began with an introduction, which outlined the structure of the study and areas that it intends to cover. In order to understand the nature and background of women-owned enterprises, the chapter provided business profiles of women entrepreneurs. This was done by focusing on enterprise categories, enterprise ownership by age, geographical location, and the business sectors and categories. Findings from the study show that a majority of female entrepreneurs who did not benefit from government initiatives were rural-based, as such the chapter explained factors that inhibit them from accessing the government initiatives, such as remoteness of the location, lack of access to information technology, skills and knowledge and lack of opportunity and awareness.

Since rural-based women entrepreneurs were in a disadvantaged position to gain access to government initiatives, urban-based women entrepreneurs seemed to be the beneficiaries of the initiatives; this was enabled by favorable conditions that allowed them to have an enabling environment as well as access to the internet, the level of education urban-based women entrepreneurs possessed also worked in their favour. The chapter also covered the tools women entrepreneurs use to sustain their business; the tools include customer care, knowledge of the market, confidence, networking, financial management, and risk-taking.

CHAPTER SIX

DISCUSSIONS AND CONCLUSIONS

6.1. Introduction

Worldwide, women entrepreneurs have been playing a major role in economic growth and development. In South Africa, the participation of women in the SMME sector has been growing over the years. The participation of women in entrepreneurial activities is not only seen as an economic transitioning tool, but also an empowerment tool for women, due to how South Africa's previous government subjected them to inferiority. Despite this, women entrepreneurs face a combination of constraints in the SMME sector, which require support in public policy. Therefore, the South African government introduced a number of initiatives, programmes, and policies to create a conducive environment for women entrepreneurs, and to help them overcome challenges. However, it appears as if the authorities and policymakers are taking a blanket approach when it comes to the development of initiatives to empower women through entrepreneurship. Forson (2006) supports this by highlighting that, there was no direct focus made on the actual needs of women, and the diversity of women entrepreneurs.

6.2. Discussion

Post -1994, the South African government developed policies to empower women since they were one of the disempowered group in society. This was mainly due to policies of the apartheid government that restricted them from accessing resources and treated them as second-class citizens. The post-apartheid government developed policies to empower women by encouraging active participation in entrepreneurial activities and creating a conducive environment for women-owned enterprises. This section examines major themes that emerged from the findings of the study.

6.2.1. Women empowerment in South Africa

As discussed in the literature review, the unique history of apartheid in South Africa systematically positioned women as inferior, resulting in them being the most disempowered and vulnerable group that bore the burden of unemployment, poverty, and inequality group. With an objective to empower women, the post-apartheid South government introduced several initiatives and programmes to empower women through entrepreneurship. Unfortunately, a number of

women entrepreneurs have not benefited from the government support programmes due to lack of accessibility and awareness. As a result, they have been deemed ineffective.

The empirical evidence in chapter 4 of this thesis also supports this. Women empowerment plays a critical role in addressing exclusion and achieving the goals of poverty reduction, gender equality and sustainable development goals. Failure of the government to improve the accessibility of the government support services to women entrepreneurs can possibly hinder the ultimate goal of women empowerment and the reduction of unemployment and gender equality.

6.2.2. Government policies to create a conducive environment for entrepreneurs

South Africa's government showed its commitment to the development and support of SMMEs through the introduction of policies that have been set up to foster the growth of entrepreneurship as well as the country's economy for more effectiveness and efficiency. This is evidenced by the publication of the White Paper in 1995 on the development and promotion of small businesses. The introduction of government policies created an attractive and easier climate for business enterprises. The constantly growing numbers of women participating in entrepreneurial activities sees this.

6.2.3. Support programmes from the government

As discussed in chapter 2, historically women in South Africa were deprived of taking part in any business activity pre-1994. Post 1994 the government developed several programmes designed to encourage and increase the participation of women in entrepreneurial activities, and promote the economic empowerment of women in the country. The programmes include the Isvande Women Fund, an initiative created to assist women entrepreneurs through funding, the Bavimile Skills Development Programme, which offers training to women entrepreneurs. Other programmes were the Technology for Women in Business, which targeted women in the science and technology field and the South African Women's Entrepreneur's Network (SAWEN), which was adopted as a strategy for fast-tracking support provided to women in addressing challenges faced when establishing, strengthening, and sustaining their enterprises.

6.2.4. Sustainability mechanisms adopted by women entrepreneurs

Women entrepreneurs use various mechanisms to sustain their businesses, most of the women entrepreneurs who were able to see market opportunities/ gaps and by taking important

calculated risks were able to grow their businesses. The adaptability is linked to a resilient mindset in the face of threatening situations, which enabled them to find personal and business resources to survive and grow their businesses. Women entrepreneurs in this study displayed a wide range of adequate financial management skills, they have a saving and investing back into their business mentality, the financial management skills that women entrepreneurs in this study possess seem to have developed over the years, due to the longevity of their business practice.

Women entrepreneurs in the study also have strong agency and social networks in place, to ensure that they are accessible to their customers and use their social networks to their advantage to remain viable and sustainable. The use of the women entrepreneurs' social capital and networks of stokvels helped to grow their businesses. In this study, all the women entrepreneurs had confidence and positive attitudes to their business success and future aspirations appear to be a major factor in sustainability. All women entrepreneurs appeared to have sound knowledge of the markets they serve and are attuned to the felt needs of customers. They were able to use their capabilities to adapt and to diversify their businesses as the market needs rose due to current trends and seasonal and personal needs. Women entrepreneurs in this study also displayed well-developed customer care acumen and pride in these relationships.

6.2.5. Beneficiaries of government initiatives

The government formulated SMME support initiatives to create a conducive environment for women entrepreneurs and reduce barriers that might hinder women from participating in entrepreneurial activities. However, not every entrepreneur enjoyed the benefits of the government. In South Africa, the DTI is entrusted to coordinate and implement of government's support strategy to SMMEs through support initiatives for female entrepreneurs. The method that was adopted by the DTI to distribute information about government agencies was through the internet and direct access to their offices, unfortunately, this method is not user-friendly for everyone, especially rural-based women entrepreneurs.

Chapter 5 of this study revealed that due to the non-availability of essential amenities and remoteness of rural areas. Rural-based women were put in a disadvantaged position of accessing government initiatives; this is also accompanied by lack of awareness, information technology, and skills. Kabeer (2012) supported this by arguing that the department failed to include rural-based women entrepreneurs. However, the conditions seemed to favour urban-based women

entrepreneurs who had access to the internet and possessed skills that allowed them to complete online applications in order to receive support from government agencies. The location of the DTI offices also favoured urban-based entrepreneurs. Given this, urban-based women entrepreneurs essentially were the beneficiaries of the government initiatives due to the favourable conditions.

6.3. Conclusions

The study identified that the government has developed several government programmes and initiatives designed to create a conducive environment for women entrepreneurs, however, they have failed to implement the programmes. They also failed to address women in the business sector as a heterogeneous group with different needs and challenges. This is revealed in the empirical findings of the study in chapter 5 as it was noted that most of the women who benefitted from government initiatives were urban-based women entrepreneurs while the majority of rural-based entrepreneurs were not even aware of the available government support programs. As a result, more urban-based entrepreneurs are empowered compared to those in rural areas.

Empowerment has increasingly occupied the center stage as a development tool especially in developing countries, including South Africa hence the numerous empowerment strategies promoting women entrance into the entrepreneurial market. Chapter 2 of this thesis highlighted that empowerment in the mainstream development context is treated as a magic bullet to solve economic and poverty issues at once, and women are seen to be the right tool to achieve the goal. Thus, women's empowerment around the world is considered a fundamental strategy to improve a country's economy by increasing employment rates and ending poverty. The empirical evidence in this study supports this, women seem to be empowered by the businesses they own as this allows them to earn an income and sustain themselves, other women entrepreneurs even create jobs, given the high unemployment rates in South Africa, and this is commendable.

This study also revealed that even though most women entrepreneurs do not receive any form of support from the government they are still able to sustain their businesses by a number of mechanisms that they have put in places such as customer care, confidence knowledge of the market, financial management, networking, and innovative strategies. The study also indicated

the importance of developing SMMEs due to their enormous contribution to the economy, reduction of unemployment, and poverty.

6.4. Policy Implications

This study has analysed the government initiatives, policies, and programmes put in place to empower women entrepreneurs. It has raised critical policies and critical political questions that are pertinent to the effectiveness and progress of government initiatives and programmes. The section below looks at the specific policy lessons arising from the study and considers what can be done differently.

6.4.1. Monitoring the implementation of government programmes and raising awareness

In South Africa, the government is committed to improving the conditions of women entrepreneurs as evidenced in the 1995 White Paper on Small Business Development. Because of this, the government has made significant progress in the development of initiatives that stimulate women's entrepreneurship in this country. While, this has been the case, from the data analysis of this study, many women entrepreneurs have not managed to benefit from the available initiatives.

This in a way has compromised the effectiveness of these policies on the ground. That is, most women entrepreneurs are not aware of the types of initiatives that the government is offering to the small business sector. O'Neill (2008:5) supports this by arguing that the South African government is committed to the development of women entrepreneurs. He further argues that the main challenge that the South African government is facing, is the implementation, monitoring, evaluation, and the marketing or rather promotion of these initiatives to the population at large.

The analysis of this study revealed that in rural areas there is little information as to whether these policies and programmes are suitable to address the actual needs of these women entrepreneurs. This information is relevant because the majority of women live in high levels of poverty, illiteracy, and low levels of basic entrepreneurial skills. Since the majority of women are not aware of the programmes targeting them, it implies that the government should make it a priority that all women know its programmes. Various awareness campaigns could be conducted such as advertising through, putting posters in areas that women visit regularly as well as through different types of media such as television advertisements. It is important to highlight that

advertising should be done in different languages, as the pool of women entrepreneurs is diverse and findings of this study revealed that the language barrier seems to be an issue for some women entrepreneurs.

6.4.2. Create strategies to promote size of women owned SMMEs

Although the number of women starting small businesses is increasing, it is also important to point out that the sizes of their businesses remain small in terms of revenue and number of employees. This is also revealed by the data analysis as the category with the highest number of sector and category with the least amount of women entrepreneurs is the medium sector. The government should develop strategies that promote the sizes of the enterprises, as this would result in higher employment rates, the creation of jobs that encourage economic development, and alleviate poverty. Hossain (2007) supports this by indicating that SMMEs are more effective than larger companies in economic development.

6.4.3. The need to understand unique challenges of women entrepreneurs

Government programs and support initiatives are treated as a one size fits all, as a result, they do not benefit everyone, resulting in them being not as effective. Women should not be treated as a monolithic as well as homogeneous group, women entrepreneurs are an extremely diverse and complex group with varied backgrounds, circumstances, and worldviews. The analysis in this study revealed that women in rural areas have their own specific needs, which are different from women in the urban areas. Therefore, the government must understand the needs of women in entrepreneurship to be able to apply this knowledge in designing policies and programmes that are related to women within the small business sector.

The Department of Trade and Industry (DTI) should prioritize the focus on the different categories of the small business sector, in order to understand the challenges that each of these groups' encounters in entrepreneurship would assist in the formulation of policies and programmes that would indeed address the real challenges of entrepreneurs in this country. It is also critical for the government to also understand the post-start-up challenges and design policies that would cater to such challenges. Different sectors of the SMME should also be considered concerning their unique challenges, for example, the manufacturing, farming, and construction.

6.4.4. The need for a research database for women entrepreneurs

Based on the findings of this study, it is important for the government to set up a small business research foundation with a mandate of carrying out on-going research on SMMEs in this country. Among other critical issues, the research foundation should establish a small business database. In addition to this, priority should be given to the evaluation and monitoring of the impact of current government initiatives on the small business sector. This will help the government to improve initiatives if they are not effective. For instance they should update their product offering on a regular basis and keep them in line with the current needs of SMME owners. For example, training entrepreneurs to write winning business plans that are capable of attracting funding is very crucial for the development of the small business sector.

6.4.5. The need for one stop shop for women entrepreneurs

Establishment of one stop shops would go a long way in assisting women in accessing government programmes, as their problems would be solved under one roof. Establishing one stop shops and could yield positive results if the system would be able to identify innovative business ideas that can be transformed into viable businesses. When this happens, the system could then provide support in nurturing and developing these ideas for a reasonable time until the businesses ventures become profitable and sustainable. With regard to entrepreneurial training, the training programmes should be continuously developed so that they would be able to address the continuously changing needs of an entrepreneur.

6.4.6. Need for easy access to financial resources

The government should at least work towards setting aside some funding specifically to assist women who would like to establish SMMEs. Stringent measures should be put in place in order to avoid abusing this funding through corruption, ordinary people should be the ones benefiting from it. One way of achieving this is through the establishment of committees that would be responsible for approving funding for entrepreneurs. This committee should be made of people from diverse backgrounds such that it would difficult for shoddy business plans to get funding. Collateral is also a major challenge for women who apply for loans through financial institutions. The government could assist by providing collateral to women thorough guarantees.

6.5 LIMITATIONS AND FUTURE RESEARCH DIRECTION

6.5.1. Limitations

- Given the complications with the corona virus pandemic and pandemic and the geographical distribution of some of the informants, the researcher utilised telephone interviews. As a result the researcher was not able to observe the behaviour and body language of the participants.
- The study utilised a qualitative approach and perhaps if future research is to consider using a quantitative research approach, insightful results might be generated.
- The scope of the study was also limited by the sample size which was reasonably small. As a result of this, the findings of this research cannot be generalized to the overall population.

6.5.2. Future research direction

This study focused mainly on women entrepreneurs in the SMME category, a similar study could be carried out on all entrepreneurs in general in order to investigate how business owners are empowered by entrepreneurship. Thereafter, a comparative analysis could be done to assess whether there is a significant difference in terms of how men and women are empowered by entrepreneurship. The study could also touch on the difference in the accessibility of government support programmes between the different groups, investigate on the quality of service rendered by government department departments that are supporting the SMME sector.

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APPENDICES

Appendix .1: Informed consent- key agencies



Faculty of Humanities

Fakulteit Geesteswetenskappe
Lefapha la Bomotho

Department of Anthropology and Archaeology



Informed consent- key agencies

You are invited to participate in a research study by Motshidisi Joyce Chuene, a MsocSci in Development Studies student in the Department of Anthropology and Archaeology at the University of Pretoria. Before giving your consent, it is important that you read the following information and ask any questions you need to be answered by the researcher.

Purpose of the research:

This research study investigates the role of government agencies in empowering women through SMMEs in South Africa. It will help to explain the policy context, policy initiatives, and programmes geared at facilitation, capacity building, and funding of women to be entrepreneurs.

Procedure:

The study will involve interviews with you, these interviews are designed to understand certain aspects such as the impact of government agencies, government policies, and programmes on entrepreneurship as well as the role of government agencies in empowering women-owned SMMEs, from your point of view as an expert. The interview will take about an hour of your time and with your permission I would like to record it, to help me accurately capture your insights in your own words. . Given the complications with the coronavirus pandemic and the delays associated with getting permission from institutions and organizations, you are approached on your own personal capacity, and the interview will be conducted telephonically.

Potential risk and discomfort:

There are no risks or harm for you and your organizations participating in this study. You are free to opt against answering any questions if they are uncomfortable or require sensitive information. If you choose to participate, you are free to withdraw at any time without prejudice. If you choose to withdraw from the study, the information collected from you will be destroyed and not included in the study.

Potential benefits of the research:

Participation in this study is purely voluntary. There are no explicit and implicit benefits for participating. However, your participation will assist in the preparation of my Master's dissertation.

Confidentiality and data storage:

All the information collected from you will be kept confidential. Apart from me as the researcher the data will be accessible to my supervisor, Prof. Vusi Thebe of the University of Pretoria. The research information will be kept in locked files on my laptop at all times and archived for 15 years in the Department of Anthropology and Archaeology, where it can be used for further research. The data will be published through the final dissertation. The voice recordings of the interviews will not be broadcasted on any media platform, it will only be used for the purpose of this study.

Because of your position in the organization or society, anonymity cannot be guaranteed. However, you can still choose to remain anonymous, and all attempts will be made not to link the information you provide directly to you. In case you decide to remain anonymous, a pseudonym will be used as your identity.

Questions and concerns:

If you have any questions or concerns please don't hesitate to contact me on _____. You can also send me an email on the following address_____.

Participant agreement:

I have read the information provided above. My signature below indicates my voluntary consent to participate in this research.

Participant's signature _____ Date _____

Appendix .2: Informed consent- Entrepreneurs



Faculty of Humanities

Fakulteit Geesteswetenskappe
Lefapha la Bomotheo



Informed Consent – Entrepreneurs

You are being asked to participate in a research study by, Motshidisi Joyce Chuene a MsocSci in Development Studies student in the Department of Anthropology and Archaeology at the University of Pretoria. Before giving your consent, it is important that you read the following information and ask all questions you need to be answered to be sure you understand what you will be asked to do.

Title of the study

An Investigation into the Role of Government Agencies In Empowering Women-Owned Small Medium Micro Enterprises in South Africa.

What will happen in the study?

Your participation in this study will consist of an interview lasting approximately one hour. You will be asked a series of questions related to your experience as an entrepreneur, your knowledge about female entrepreneurship in South Africa, as well as women empowerment through entrepreneurship. To maintain the essence of your words for the research, our interview will be recorded, with your permission. If you feel uncomfortable with the recorder, you may ask me to turn it off at any time. Given the complications with the coronavirus pandemic, You will be approached in your own personal capacity, and the interviews are likely to take place through telephone or other media.

Risks and discomforts

By participating in the research study, there will be no harm to you or your business. If at any point you are presented with overwhelming questions that make it difficult or uncomfortable for you to share information, feel free to not provide an answer without explaining yourself. If you choose to participate, you are free to withdraw at any time without penalty. To withdraw simply indicate your desire to do so. In the event, you choose to withdraw from the study all the information you provide including recordings will be destroyed and omitted from the final study.

Are there any benefits for joining the study?

There is no reward for participating in the project. Participation is voluntary. Your participation will assist me in developing a dissertation for my qualification.

Confidentiality

Confidentiality will be exercised in handling of information provided by the participants, and information will only be shared with my supervisor, Prof. Vusi Thebe of the University of Pretoria. The research will ensure that the dignity and privacy of individuals are protected and that information about individuals remains confidential. In this study, your identity will not be revealed, unless if you choose to be identified. You and your business will be assigned pseudonyms, which will be used as a form of identity. Furthermore, in order to protect the participants the collected data will be stored safely in a password-protected file on my laptop, and in the Department of Anthropology and Archaeology at the University of Pretoria for a period of 15 years for archiving purposes. The voice recordings of the interviews will not be broadcasted on any media platform, it will only be made used for the purpose of this study.

Any questions?

If you have any questions or concerns please don't hesitate to contact me on _____. You can also send me an email on the following address_____.

CONSENT DECLARATION

I have read the information provided above. My signature below indicates my voluntary consent to participate in this research.

Participant's signature _____ Date _____

Appendix .3. Interview Schedule:



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INTERVIEW SCHEDULE: ENTREPRENEURS

An investigation into the role of government agencies in empowering women-owned Small Medium Micro Enterprises in South Africa.

The questions included in this interview addresses aspects surrounding the role of government agencies in empowering women-owned small medium micro enterprises in South Africa. This will help understand the empowerment of women through the facilitation of entrepreneurship, as well as understanding the mechanisms put in place and the role of certain government agencies. Written consent must be provided by you (participant) that you voluntarily took part in the interviews. Given the complications with the Corona Virus pandemic, the interviews are likely to take place through telephone or other media. You will be approached in your own capacity, you will be asked for a convenient time that will suit you to be interviewed. The interview will take about an hour of your time. The following questions will be asked during the interview conducted with you. The questionnaire consists of 3 sections and all questions will be asked during the interview. With your permission, the interview will be recorded with a voice recorder to ensure that the correct version of your interview is transcribed.

Section A: Women and entrepreneurship in South Africa.

- What encouraged you to become an entrepreneur?
- In which business field are you in as an entrepreneur?
- What are some of the challenges you face as a female entrepreneur?

- What do you think are the factors that are possibly hindering the success of female entrepreneurs in South Africa?
- What could enhance the number of female entrepreneurs in South Africa?
- How do you sustain your business as a female entrepreneur and what keeps you motivated?

Section B: Women empowerment through entrepreneurship

-What kind of support have you received from the government that has empowered you as a female entrepreneur?

-What would you say are the effective strategies for women empowerment in entrepreneurship?

Section C: Female entrepreneurship and government agencies

- Are you aware of the existing government agencies that are meant to assist entrepreneurs?
- Describe how you knew about the government support programs
- Was your business developed under the assistance of any government agency, and if so is it still operational?
- In what ways have the government agencies aimed at assisting entrepreneurs helped you?

Appendix .4: Key Informants



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Lefapha la Bomotheo



INTERVIEW SCHEDULE: KEY INFORMANTS

An investigation into the role of government agencies in empowering women-owned Small Medium Micro Enterprises in South Africa.

The questions included in this interview addresses aspects surrounding the role of government agencies in empowering women-owned small medium micro enterprises in South Africa. This will help understand the empowerment of women through the facilitation of entrepreneurship, as well as understanding the mechanisms put in place and the role of certain government agencies. Written consent must be provided by you (participant) that you voluntarily took part in the interviews. Given the complications with the coronavirus pandemic the interviews are likely to take place through telephone or other media. You will be approached at your own capacity, you will be asked for a convenient time that will suit you to be interviewed. The interview will take about an hour of your time. The following questions will be asked during the interview conducted with you. The questionnaire consists of 2 sections and all questions will be asked during the interview. With your permission the interview will be recorded with a voice recorder to ensure that the correct version of your interview is transcribed.

Section A: Government policies and programmes on entrepreneurship

-How do the current support policies and programmes take into consideration the unique needs of woman entrepreneurs?

-How are the policies and programmes presented by the government on entrepreneurship contextually valid?

Section D: The role of government agencies in empowering women-owned SMMEs

-What is the impact of government agencies on female-owned businesses?

-What kind of support initiatives do government agencies provide that empower women-owned SMMEs?

-What progress has been made by government agencies in developing female-owned SMMEs?

-What could possibly hinder the success of government agencies in supporting SMMEs?

-What mechanisms do government agencies provide to sustain women-owned SMMEs and how effective are they?

-What strategy do government agencies use to make their existence known to women-owned businesses?

-Which business categories do government agencies aim to develop?

