

**AN EXPLORATION OF THE REASONS SURROUNDING INDIAN
BUSINESSWOMEN'S INVOLVEMENT IN HOME-BASED
BUSINESSES IN SHALLCROSS.**

**BY
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**SUBMITTED IN FULFILLMENT FOR THE DEGREE
MASTERS IN SOCIAL SCIENCE
In the department of Anthropology**

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2008

DECLARATION

I, LUCILLE CLAUDIA MOODLEY (200278470) DECLARE THAT ALL THE CONTENTS OF THIS THESIS IS MY ORIGINAL WORK.

ALL INFORMATION IS DULY ACKNOWLEDGED BY MEANS OF REFERENCE ONLY.

MISS. L.C. MOODLEY

ACKNOWLEDGEMENTS

No undertaking of a project as interesting as this study is possible without the contribution of many people. It is not possible to single out all those who offered support and encouragement during the period of this exploratory research. However, there are certain individuals without whom this project would not have been completed, and my special appreciation and acknowledgement go out to these people.

Firstly, I am indebted to my supervisor, Dr Vivian Besem Ojong, for her guidance, extreme patience and her willingness in providing timely feedback during the research process. Dr Ojong's insight into the research process was comprehensive and insightful.

I would also like to thank all my colleagues at the University of KwaZulu-Natal for their support and often needed humor during the research process. In particular, I would like to thank all my interviewees whom without, I could not have completed this project. I am especially thankful for their rich insight, information and stories about our Indian heritage, culture and contemporary ways of life. Being Indian myself, I have not only learnt more about my heritage but also more about the Indian women of Shallcross who are proud to be Indian as they venture forth in pursuing their dreams of independence, power and security.

I would also like to extend my appreciation to my husband Nigel, an MBA graduate, for proof reading and editing the manuscript. His contribution has made this dissertation coherent and fluent.

ABSTRACT

The topic of this study is “An exploration of the reasons surrounding Indian businesswomen’s involvement in home-based businesses in Shallcross, Durban”. The objective of this study was to investigate some of the reasons why Indian women choose to venture into small business. This study also explored some of the history of the Indian people of Natal (now known as KwaZulu-Natal) and briefly touched on the past and present lives of Indian women in South Africa.

The informants used in this study were Indian women who owned small home-based businesses. They all reside in Shallcross where they operate their businesses from their homes. Shallcross is situated in Durban, in the province of KwaZulu-Natal. Their businesses consisted of various types like hair salons, catering and gift shops. All interviews with the informants were informal in nature. Informal, unstructured yet in-depth interviews and life histories were used in the study to collect data. Life histories were summarized to highlight the aims and results of the study.

The literature reviewed for this study focused on issues on female entrepreneurship in South Africa. The most part of the literature review paid special attention to the changing role of Indian women, the nature of small businesses and their importance in South Africa’s developing economy, female motives for entrepreneurship and the future of female entrepreneurship. The literature review process has revealed a gap in the literature regarding Indian women involved in small business, but the literature also provided greater clarity and understanding of women entrepreneurship from both historically and contemporary perspectives.

The study reveals that when the first Indian women arrived in South Africa, they brought along their children and ancient traditions with them. At the time they were a powerless minority of women who were solely responsible for taking care of their children and households. During the Apartheid era in South Africa, Indian women along with other women were denied basic human freedoms and rights. Thus they had no choice but to fulfill their traditional roles as bearers of children and keepers of households.

With the end of the Apartheid era came the beginning of the emancipation of women and countless opportunities arose. The lives of women all over South Africa began to change for the better. Business opportunities began to present itself to women all over the country. The creation of business opportunities will thus ensure the economic empowerment of women. Although many Indian women today have progressed in terms of modernization, freedom and globalization, the majority still choose to adhere to their traditional roles as wives, mothers and caregivers. They choose to combine business, work and family life together. Today Indian women can be successful and still be good mothers or wives at the same time. They now have the freedom to make their own choices.

This study has explored the reasons surrounding Indian women's involvement in home-based businesses in Shallcross. The findings of the study indicate that Indian women who operate small home-based businesses have done so for a number of reasons. These reasons are divided into socio-economic and financial reasons and personal and human

reasons. The financial reasons are poverty and insufficient income, the expenses of a modern life, single parenting, the desire to have enough money to be able to give their children everything of the best, the need for extra money to take care of extended family members and having a business from home meant that they would not have to pay a rent.

The personal and human reasons for wanting to open up small home-based businesses were a desire for greater independence both personally and financially, increased flexibility, being able to provide a service for the community, putting talents and creativity to good use in a profitable way, frustrations at work, the presentation of endless opportunities, security and peace of mind and the desire to be role models to their children and other women.

The research has demonstrated that these Indian businesswomen have opened home-based businesses for several reasons. Whatever the reasons are and how they differ from one woman to another, the truth is that these Indian women have managed to venture into the world of small business and have created successful profitable businesses for themselves.

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Chapter One: Introduction and overview

1.1 Introduction

Since the emancipation of women in this country, South Africa seems to be on par with the rest of the world when it comes to the empowerment of women in business. Instead of working harder to prove their worth as they used to do in the early days of feminism and apartheid in South Africa, women now have opportunities to work smarter and on their own terms. Family and personal commitments are still an important challenge for many women and many have chosen to acquire a good balance between work and personal life by going into entrepreneurship.

According to Statistics SA (2008), South Africa's total population is 47.9 million of which 24.3 million are women. Women make up 51% of the total adult population in this country thereby staking their claim that they are the other half that holds up the economy. In KwaZulu-Natal 122 394 women work in private households, of which 696 are Indian women according to Statistics SA (2008). The four main sectors in which the employed population of KwaZulu-Natal works are community services: manufacturing, private households and wholesale and retail trade. KwaZulu-Natal was the second highest contributor to the South African economy during 2005, at 16.4% of Gross Domestic Product (GDP). According to Statistics SA (2008), the key strength of this province's economy is its trade and transport infrastructure.

Entrepreneurship, the act of business ownership and business creation, is a concept that has a long history in Africa, although previously known as “market-trading” (Harper, 1987). However, literature on South African businesswomen tends to focus on women in corporate leadership, managerial positions and established businesses. Literature on small semi-informal businesses, especially home-based businesses are hard to locate.

Women in general and women in South Africa choose entrepreneurship for a number of reasons. Whether it is a large professional and established enterprise or a small informal business, women earn incomes from these ventures and provide a service to the many people who demand one.

Many women choose entrepreneurship because they desire greater independence and involvement in decision making in both the workplace and in their households. Others seek increased flexibility and balance in their work lives, with control over how they work and on what they work (Ojong & Moodley, 2005). Some seem faced with the “glass ceiling scenario” and just cannot see any future room for advancement and recognition for the work they do. In Africa and South Africa especially, women are forced into entrepreneurship by poverty, while others go into entrepreneurship by choice (Ojong, 2005).

Much has been written about South African men and Indian men in particular and their entrepreneurial activities in South Africa. There is also a significant amount of literature on women in business. However it mainly states the findings of women in senior

management positions or women who own professional established small to medium enterprises and therefore little research, (if any) has been done on South African Indian women in particular who run and own home-based businesses.

Ever since the emancipation of women in South Africa, windows of opportunity have opened all across the country, and women have seized them in pursuit of their own dreams, desires and needs. The Women's Bureau launched a campaign in 1986 to encourage women to start their own small businesses in order to create jobs. Since then there has been thousands of successful women entrepreneurs (Lessing, 1994). After the fall of Apartheid in South Africa, entrepreneurship has provided countless opportunities for Indian women who seek independence, income and freedom. Indian women came to South Africa with their migrant husbands to do work on cane fields. They then became submerged in subordination, apartheid and traditional roles. Today they have exercised their rights as humans to live the lives they wish to pursue. These Indian women have created businesses of their own and in so doing have generated incomes, services and goods and growth not only for themselves but for their communities and country.

Indian women have always lived their lives being controlled by strict traditional, cultural, religious and patriarchal systems of dominance. They have been subjected to subordination, oppression and unemployment for decades. In a country that was controlled by the laws of Apartheid, Indian women were politically and physically controlled by laws governing their rights as women in South Africa. In their traditional Indian homes, they

were emotionally, economically and financially controlled by their husbands and families.

In past times, before the emancipation of women in this country, Indian women were expected to fulfil their “destined” roles as mothers, wives and caregivers. The highest status of a woman in the past was that of a mother, wife and housekeeper and this became the status of an ideal Indian woman in traditional Indian society. From being confined to the kitchen and inside the home, these women have broken free and now enjoy the opportunities the outside world has to offer. This study has paid special attention to Indian women who operate small businesses from their homes and most especially it also explores the reasons as to why these women are involved in home-based businesses.

Since the emancipation of women in democratic South Africa, Indian women’s lives have changed drastically in terms of their rights and roles in this country. Indian women have fought alongside other women in the fight against oppression and subordination in all forms within this country and in their culture too. They have managed to break away from traditional values and create new and uplifting identities for themselves. These are identities that they are proud of and identities that symbolises their empowerment, freedom, flexibility and independence.

This study explores the reasons surrounding Indian businesswomen’s involvement in home-based businesses in Shallcross, a small but thriving Indian community in Durban. When faced with ever increasing challenges and obstacles, one finds oneself easily

cornered into making a drastic change for the better. So too, when women are dependent, insecure about themselves or their futures or desperately in need of change, they come to realise that they need to break away and generate an income of their own. Working for someone else, contract work or even one household income contributor is no longer enough to survive in an ever increasing globalised economy. The Indian businesswomen in this study have either pursued their own personal goals or have started their own small businesses for a number of other reasons as well.

A woman's earned income, to her, is her ticket to independence and financial freedom. However in contemporary Indian society, a woman's income is also vital for the maintenance and survival of the household. Recent literature on income contribution in the household tends to view women's contributions to household income as much needed in order to sustain their households and lifestyles.

This study explores some of the reasons that Indian businesswomen ventured into small business. It looks at the many reasons women give for opening their own businesses from within the comfort of their own homes. It also explores different aspects in their lives and how those aspects helped influence their decisions to start businesses from home. It looks at issues of finance, education, children, security and identity. This study also briefly touches on Indian history and women's income contribution to the household and how it affects being a woman.

Women who have worked or remained housewives for many years, have always been regarded as the ideal women yet at the same time these women who stay at home to care for their children lose their independent status and lack a professional identity and financial security (Hall, 1990). However, today a lot of Indian women have found ways in dealing with conflict within their own households. They start their own businesses and find ways to combine business and family life easily together, despite the many stresses of family and work life. These Indian women are working full time just like their husbands and maintaining some key traditional values of family life at the same time.

This study seeks to fill a strategic gap by exploring the reasons why Indian women in particular in Shallcross start home-based businesses. Most of South African literature focuses on either Indian men in business or Indian businesswomen in managerial positions in top companies.

These women have created identities of their own by empowering themselves to venture into business be it for personal or economic reasons. They have taken advantage of the many opportunities that were open to them and made use of them to the best of their ability. Thus these Indian women have expressed their ambitions, needs, frustrations and hopes in the form of small home-based businesses. They have taken control of their lives. Instead of working long inflexible hours, they are now working smarter and on their own terms. Family commitments are really important and thus balancing family and business life seems much easier because their businesses are managed from the comfort of their own homes.

The main generalisation and assumption is that historically and culturally women have been socialised to fulfil subordinate and restricted roles (Hall, 1990). This study explores how Indian women have left work and ventured into running their own small businesses for various reasons including a need for independence, financial freedom and security. As change in society occurs, so to does family and personal needs also change. Understanding these women's experiences is what led me to also understand the many reasons they offered for going into business. I report the experiences and perceptions of Indian women entrepreneurs with regards to the reasons they gave for starting small home-based businesses.

1.2 Background to the study

South African Indians have been involved in business and trade for no less than 100 years in this country. From first coming here as indentured labourers in 1860, they have managed to create an identity for themselves, one that characterises them as a small settled minority of commercially minded people (Meer, 1969). In other words, being business minded is a characteristic often used to describe the small Indian population of South Africa, especially in Durban. This study focuses on Indian women who own their own home-based businesses in Shallcross, a predominantly and often overlooked Indian area in Durban.

Shallcross is a much smaller area in size and population in comparison to its predominately Indian neighbour Chatsworth. It is a thriving community in which its

population is made up of more than 20 000 people. However, Indians are not the only race that makes up the population of Shallcross, despite them being the majority. There is also a small population of Blacks, Coloureds and a handful of Whites who reside in Shallcross.

The motivations of female entrepreneurs are becoming complex and heterogeneous (Ojong & Moodley, 2005). Therefore these Indian women provide a number of reasons for starting small businesses from home. Many desire independence, while others want more flexibility to balance home and work life simultaneously. Some see owning their own business as a way of advancement instead of waiting to get promoted at work and some start businesses based on their own pure creativity and talent or because they saw an opportunity and decided to take advantage of it. Since the beginning of democracy in this country, entrepreneurship has provided many opportunities for women of all races. Most of them that did venture into small business did so because of a lack of finances or sheer poverty.

Many Indian women in Durban are self employed, however most of the women who are self employed in Shallcross operate their businesses from their homes. Today these women are being presented with unique opportunities to enrich their lives and that of their families. With increasing pressures being placed on families to achieve greater incomes, these women have taken steps to ensure their survival. From what little they had and have, these Indian women have ventured out into the world of small business and made it a success, no matter how big or small. They are helping their families, their

children and their communities. Small, medium and micro enterprises (SMME's) are regarded as the engines of growth to South Africa's economy (Chamber Digest, 2005). These Indian businesswomen are paving the way for other Indian women to become economically independent. They realised their potential, the opportunity and they have ventured into business for various reasons.

Many of the women in this study own very successful small businesses like hair salons, gift shops and spaza shops. Some have used pure talent and creativity to open up businesses while others have entered into business because of various other reasons. They all reside in and run their businesses from their homes in Shallcross.

Currently there has not been any research done or any literature found on Indian women in Shallcross who run their own businesses. There is however literature done on the roles of Indian women as mothers, wives and caregivers, for example in Pattundeen, 1997.

1.3 Motivation for the study

The principle motivation for this research was to explore the reasons surrounding Indian businesswomen's involvement in home-based businesses, because from as long as I can remember (growing up in Shallcross), for the past decade or more these home-based businesses have sprouted up rather quickly in various parts of Shallcross. It was an issue of curiosity and interest that led me to want to research the reasons Indian women had for opening up small businesses literally from their homes, as if there was some sort of

urgency for setting it up. Despite the significant impact which women are making on the economies of many countries, there is a serious lack of research into this group (Clutterback and Devine, 1987).

This study was aimed at focussing on Indian women entrepreneurs in Shallcross in particular because most of the available literature in the entrepreneurship field focuses on comparative male and female studies and analysis in general (Allen and Truman, 1993). This study does away with comparisons and focuses on Indian women entrepreneurs with small home-based businesses and their actual experiences and perceptions with regards to the reasons they offer for starting up home-based businesses in Shallcross. I do however make comparisons or judgements with men where deemed appropriate.

Another motivation for this study was the evident gap in research concerning Indian women entrepreneurs in Shallcross. There are no in depth studies or records of Indian businesswomen in Shallcross, Durban. It's quite understandable that Shallcross is a small area and often quite overlooked and forgotten but home-based businesses is what makes this small Indian community thrive and survive. Home-based businesses can be found on almost every street in Shallcross. The Indian women who own them have not only opened them up for personal and economic reasons but their businesses form part of a business characteristic that makes Shallcross and the Indians who live in it the community that it is. Trade and culture are mixed in Shallcross lifestyle and thus its importance in the Indian community cannot be overlooked or deemed non-existent because it is often viewed as a small Indian area.

Although there is an extensive literature dealing with businesswomen in South Africa, there is little mention of Indian women in Indian dominated areas of residence who have “home-based” businesses. Most of these businesses range from informal to semi-formal and this may be the reason for the lack of research. However, even if these businesses are not big professional companies, they still contribute to South Africa’s economy in one way or the other, thus justifying its importance in our country and in this study.

Most of the literature on entrepreneurship, especially female entrepreneurship tends to focus on the reasons that women give for choosing entrepreneurship in general. I decided to explore the specific reasons that Indian women offer and why in particular have they start businesses from their actual homes? All women are different and therefore reasons for choosing entrepreneurship may or will differ among women in different cultures and societies.

The data on female-owned businesses are limited, and the need for further research on female entrepreneurs has been identified as long ago as the early 1980’s (Churchill, 1992). There are Indian people who have been and are living in Shallcross for almost all their lives. There are people, places of worship, shops, restaurants, a mall, a library, schools, public recreational facilities and many small businesses. The majority of the small home-based businesses are owned and run by Indian women who reside in Shallcross.

1.4 Objectives of the study

This research was done in the hope that it will be of value in terms of future research based on the reasons Indian women have for starting home-based businesses, to present researchers, future students and the community of Shallcross in general.

All too often studies on women in South Africa focus on the hardships and struggles of South African women in general. This study focuses on Indian women entrepreneurs in Shallcross in particular, therefore it will be of value an interest to these Indian women themselves and to anyone wishing to gain insight into this community. It will empower not only other Indian women in Shallcross but also their children to venture into small business so as to use it as a reason for surviving in an ever increasing globalised economy.

General objectives

- To explore the world of small home-based businesses and the mark it leaves in Shallcross.
- To focus on Indian women who own home-based businesses and their lives and families.
- To establish their reasons for entrepreneurship in Shallcross.

Specific objectives

- To determine by exploration the reasons surrounding Indian businesswomen's involvement in home-based businesses in Shallross.
- To establish awareness of an Indian community that thrives in an area that is small in size and almost unheard of by many. That area is Shallcross.
- To create encouragement and awareness for other Indian women to venture out into business.
- To explore reasons Indian women choose entrepreneurship and whether or not those reasons are any different from the motivations of other entrepreneurs.

1.5 Methodology

Methodology refers to the manner of how research should be undertaken (Saunders, Lewis and Thornhill, 2003). It concerns the tools and techniques used to obtain and analyse data. The methodology embodies the area of study, research design, sampling and data collection techniques used (Ojong, 2005).

In qualitative research, data is usually collected in the form of descriptions and researchers use non-mathematical procedures to interpret and explain research findings. The research used in this study is essentially qualitative in nature because the study describes people's real life experiences.

Qualitative data is associated with real life conversations and are characterised by their richness and fullness based on your opportunity to explore a subject in as real a manner as possible (Saunders, Lewis and Thornhill, 2003). In other words, qualitative data is often based on meanings expressed through words. One of the major setbacks of this method is that such research uses a small sample, which makes it difficult to generalise its results (Ojong, 2005).

A focal concern in collecting data for my research was exploring the personal reasons that Indian female business owners give for deciding to open up their home-based businesses. Being Indian and being part of an Indian lifestyle of culture, values and tradition, it was necessary for me to make my informants aware of the importance of my research in order to get them to “open up to me’. When it comes to personal life, Indian people prefer to keep a low profile and continue with their daily lives as families.

In this regard, I needed to know the changes that took place that influenced their decisions to open home-based businesses. Some reasons are personal and many women prefer to keep it that way. Thus it became important for me to convince the Indian businesswomen to trust me and to know the importance of research for Shallcross and Indian women in particular.

1.5.1 Area of study

The study was carried out in the KwaZulu-Natal province of South Africa. The specific area of study was in Shallcross, a small suburban area near Chatsworth in Durban.

Shallcross came into being as a result of a housing scheme established by the department of Community Development. It was placed under control of the Natal Development and Services Board as a development area. The reason was to provide housing for the resettlement of a large number of Indian families who were living in White group areas outside Durban during the 1960's.

Shallcross is one of several of the city of Durban's predominantly Indian suburbs. There are more than 10 245 women living in Shallcross according to Statistics SA (2008). There are small to medium home-based businesses on almost every street in Shallcross and most of these businesses are owned and run by Indian women. It was for this reason as well as the fact that little or no literature, according to my knowledge was found concerning Indian women doing business in Shallcross, Durban.

1.5.2 Population of study

The population of study was made up of a core of thirty five women, ten of whom were key informants. The rest of the women who were interviewed were entrepreneurs but were either not Indian or involved in business outside of their homes. This was done to

get a general idea of some of the reasons that influenced female entrepreneurs to go into business. All of the key informants were Indian women who were born in South Africa and resided in Shallcross where I carried out my research. They all owned and managed small businesses from home and one had rented a space in a nearby local shopping centre which was close to her home in Shallcross. Among these women, there were married, separated, divorced and single women. These women's children's ages ranged from sixteen years and onwards. Some of the women also had grandchildren. Their children were either in school, some in university and there were others who were working. The women's husband's either worked, was in contract work, retired or helped them out in their small home-based businesses. All interviews with the women from this study were conducted informally along with several other women who were involved in small home-based businesses. Each individual woman had their own reasons for small business creation, because they each experienced different or similar situations in their lives. Every situation is unique yet closely connected. Some of the reasons they offered for venturing into small home-based businesses were different, however most reasons were similar and in unison. There are two main groups in which the 'reasons for their involvement in home-based businesses' are divided into. The first group is financial reasons and the second is personal reasons and these two groups form chapter Four and chapter Five.

1.5.3 Sampling procedure

In social science research and anthropology, non-probability sampling is widespread. The sample is often a group that the researcher has easy access to or has selected for a particular reason (Somekh and Lewin, 2005).

There are many non-probability sampling techniques that can be used in social science research. In this study the snowball sampling technique was used, whereby a small number of Indian women with home-based businesses were identified to represent a group with particular characteristics and they were subsequently used as informants to recommend similar individuals of interest to the study. This method seemed the most practical for this kind of study. I was looking for Indian women who managed and owned small businesses from their homes, and being Indian myself, I used personal contacts to approach these businesswomen. Through these few initial close contacts, I was given the opportunity to be referred to, meet or contact other Indian women who had home-based businesses in the area.

This method was deemed necessary for this study because Indian women who have home-based businesses are highly likely to know and be in contact with women of similar positions. Therefore this method of sampling helped get the answers I was looking for in order to complete my research.

1.5.4 Method of data collection

Informal unstructured yet in-depth interviews, participant observation and life histories were used in this study. Unstructured in-depth interviews provide answers to open ended questions which is why it is considered an important method of data collection in social science. It is informal conversations with the informant whereby the informant feels comfortable and not restricted. Generally with in-depth interviewing, the researcher becomes a friend and a confidant who shows interest in the life of the informant, thus creating a framework for getting information the researcher wishes to obtain.

Questionnaires seemed inadequate because the majority of the informants lead a busy life and therefore had no time to write about their personal lives on pieces of paper. It is also possible that the answers to the questionnaires could be very close ended answers thus not being able to bring out the true skills of the anthropology student.

Several other businesswomen were informally interviewed, many of which were not Indian businesswomen. This was done to extract information on a more general level with regards to women who run their own small businesses. However these individuals did not go on to constitute the group of key informants.

When my research began, I really did not know that it would take longer than I had expected and that interviewing people about their life experiences and personal life would prove to be rather challenging and time consuming at first. It was a little challenging in

the beginning because the women I had interviewed were reluctant at first to speak openly and candidly about their business and personal lives to a student doing research. To them I must have seemed prying and probably unnecessary at the beginning. However as time went on and I kept going back while being persistent about the importance of my studies, the women started to trust me, believe me and talked openly with me about their business and personal lives. It was time consuming because the Indian businesswomen whom I had interviewed had busy lives in which they seemed to have schedules in which they fitted in all their daily activities, chores and responsibilities. Thus they had to find time and move some things around in order to fit me in for the interviews.

Although the interviews were unstructured, I nevertheless needed a specific amount of time in which to speak to the women concerned. By having open conversations with them, I managed to uncover stories of Indian history, Indian culture, life in South Africa and much more which could not have been obtained through quantitative research. Structured formal interviews are inadequate in analysing subjects that deal with human behaviour. Since qualitative data are usually presented in words, they provide a full and in-depth account of the way of life of people (Ojong, 2005).

While this research was carried out, life histories were becoming more pertinent. Life histories and stories are accounts of a life, completed or ongoing. It emphasises the experiences and requirements of the individual with regards to how the person copes with society. Anthropologists have recorded life histories since the beginnings of the discipline and many of these have been published (Burgess, 1982). In other words, a life story or

history is the informants account in his/her own words. It helps us understand our own and other peoples lives with deeper meanings. Through the life histories of my informants, I learnt to understand their world from their point of view and not mine and also from stories about their past lives.

All life histories that were collected were extensive and rich in information but shortened summarised versions were used to highlight the issues at hand. Life histories proved to be a useful way for analysing anthropological information by focussing on peoples personal and business lives. The life histories showed the changes in the social identities, personal lives and cultural life of the Indian businesswoman. It showed the transition from past to present life as we know it today. This was done through the women's accounts of their lives in the past, their roots in country and their life experiences as citizens of South Africa. Information was collected from the informants on just about everything in their lives from the past to the present. The women had highlighted the important areas and experiences of their lives and businesses to me while I asked more specific questions related to my research, whenever necessary.

Information was collected over a period of eighteen months. This information was gathered about the background history of Indians in South Africa, the Indian women of South Africa, their businesses, their personal lives and their reasons for starting home-based businesses. Interviews were divided into different sections in which each month a different section was carried out. However, once the sections were completed I found that I always had to go back to the informants when I needed more information or had

forgotten or left out something important. Their homes were used as the venues for the interviews because that is where their businesses were situated i.e. usually from their garages. Being a resident of Shallcross myself and having lived there at the time of my research, I used to visit and spend hours at a time with my informants almost every day of the month. It was near for me and thus transport was never an issue.

Many of the women I had interviewed, who were my key informants had been introduced to me by other women in the same position. Thus I had some background information on them before I had actually met them plus I had made use of their services many times before. Also Shallcross being my area of residence, I had noticed these home-based businesses sprouting up all over during the last ten years and that was the main motivation for my research. All was needed then were women in similar positions who could refer and introduce me to fellow businesswomen in the area who were willing to partake in my study.

Indian women in general who usually keep their personal lives and financial issues to themselves, gave me the task of explaining to my informants the purpose of my research and assuring them that it was confidential and that they could trust me not to pass on their personal information onto fellow neighbours or businesswomen. I thus had to assure them that I had no intentions whatsoever of betraying their trust in me and passing on their personal information to other people. I had to reassure them that this study was strictly for research purposes.

The research was carried out with the intention of getting information about my informant's personal lives and that seemed like a possible obstacle. However, with this obstacle in mind, I tried to create intimate relationships with my key informants in order to gain their trust which was beneficial and very important in getting the information I needed for my research. During the interviews I had made friends with the women's children who were my age and with some of whom were younger than me. So these women got to see me as not only a researcher but also as a friend. Thus they began to open up and share with me the relevant information I needed. Being a creative person myself, I had even helped them in their businesses whenever I could. I used to help them when they were extremely busy and needed an extra hand and I enjoyed helping too.

Notebooks were used to jot down information I had observed and listened to while the women were working or busy. I had also transcribed a lot of the information I received from my informants into typed notes. A digital camera was also carried along to take photographs of the area, the women's businesses, and their homes where the small businesses were situated and of the women busy at work. These photographs are important because it gives the reader an understanding and background viewpoint of the topic and area of research being explored (see photographs in Appendix C).

1.5.5 My personal experiences during the research

Through talking and having conversations with the Indian women I interviewed, I came out of the research process learning so much about my culture, my roots, my parents and

their struggles and the struggles of the Indian people of KwaZulu-Natal and most especially of the Indian women of Durban. Having lived in Shallcross for the majority of my life, I had never really insisted on wanting to know its demographics and history, but upon this research I discovered so many interesting facts about Shallcross that I did not know previously.

During the research, I found that I was being drawn into my informant's lives not only because I was a Shallcross resident but also because I was a woman. Therefore studying the lives of other people can become complicated and personal if an anthropology student becomes too involved in the lives of the people they are studying. I began to feel their pain, their hardships and their successes. Being Indian meant to me at the time that I had every right to feel their experiences but I couldn't quite understand if it could have been avoided. Whatever emotions I felt or was experiencing at the time, I had come to realise that it was nevertheless such an enriching, eye opening and empowering experience for me and I will never forget what I had learnt.

1.6 Limitations of the study

Due to many Indian women feeling that their personal lives should be kept private, the process of obtaining important and vital data seemed difficult at the beginning. Some of the Indian women just wanted my business as a customer and did not want me prying into their lives or did not want to be part of a research project. They had viewed it as being a time consuming affair of which they did not have the time for. However, after much

convincing, the Indian women consented and proved to be the most important key informants in my research.

This study was carried out in Shallcross only and would have been richer and more extensive if it had been carried out in Johannesburg or Cape Town where women in business seems to be the order of the day. However being a student without a job, it was impossible for me to carry out this research beyond Durban, with the resources I had. Carrying out the research within Shallcross made it affordable, accessible and convenient for me.

Another issue I had encountered was that I had started out interviewing the women while at work, thus it was always busy and noisy and therefore distracting to me. So I had to ask my informants very politely to please allow me into their homes or another part of it where we could talk away from any distractions or noise. I then used my spare time after some of the interviews to watch some of the Indian women at their businesses while they were busy working. This also gave me the opportunity to do other things, for example: making observations.

Chapter Two: Literature Review

This study reviews literature selected from an extensive search relating to issues on female entrepreneurship in South Africa and other countries. A key objective of the review was to develop an understanding of the experiences of Indian female entrepreneurs and the reasons surrounding their involvement in home-based businesses in South Africa. Therefore much of the literature reviewed focuses on women and entrepreneurship, role change, women in business, small business in South Africa and Indian history. A review about female motives for entrepreneurship has enriched the study's understanding of reasons surrounding women's involvement in business in South Africa from both a historical and contemporary perspective.

Reviewing this literature has also helped to clarify the relevance of the study of the reasons surrounding Indian businesswomen's involvement in home-based businesses in Durban, South Africa. The literature review process has revealed a limitation in much of the literature due to the tendency to categorise Indian women as the smallest group of women in South Africa. This study has attempted to address this limitation by focussing on Indian female entrepreneurs and the reasons surrounding their involvement in home-based businesses in KwaZulu-Natal, South Africa.

The literature reviewed here includes the changing role of Indian women, the nature of small businesses and their importance in South Africa's developing economy, female motives for entrepreneurship and the future of female entrepreneurship.

2.1 The changing role of Indian women

Indian women first came to South Africa in 1860, together with Indian men, who were recruited as indentured labourers in Natal. Each group of immigrants from India to Natal included at least thirty-five percent of women (Meer, 1969). This included the wives of the indentured male labourers and independently indentured women as well. Both the colonials in Natal and the planters however considered the women and children to be a great nuisance and ignored their presence (Meer, 1969). Many planters refused to support them with rations, or even allow them on their premises, insisting that they were the responsibility of their male workers (Meer, 1969).

Indian women did not have the same status as men and were not considered their equals. Their lives at the time were riddled with unhappiness and despondency. They worked long hours and had little sleep and to add to their misery, they had to bear with their overbearing husbands and mother-in-laws (Pillay, 1982). Thus women were considered minors who were subjected to the domination of their husbands and family members.

The conditions under which these Indian women came to South Africa were dreadful. They had come to Natal because they were affected by outbreaks of famine in India and saw their escape as the only way out of an unbearable life in India. They came here with their men and worked in the fields whenever possible, however suffered because women were considered a nuisance. They were subjected to hard work, floggings, starvation and

ridicule. Their work included weeding, handwork, gathering trash, bundling cane and to sew sugar pockets at the mill (Pillay, 1982).

Indian women suffered immensely to escape a life of misery in India and then came to Natal where they endured more hardship all in the hope that one day they will have a life they dream of. When they did arrive in Natal, they were considered economically unproductive. Despite enduring much hardship, they never gave up and endured as much as they possibly could at the time. It is evident that Indian women had to endure much in the nineteenth century, being in a foreign land, away from the moral support of their traditions and people. They faced many hardships and had to tolerate much and although they faced many temptations, the majority still held on to their beliefs and maintained their traditions and way of life (Pillay, 1982). As Indian women continued to enter South Africa as wives of the men, they took the responsibility of caring for the children while the men were working or pursuing other economic interests like business. The women, despite all their early difficulties and lack of status, rekindled the Indian way of life which was based on strong values regarding the family and home. Pillay (1982) states that the role of the Indian woman was to be a good wife and a good mother. For this very reason, Indian women have a rightful claim to a place in history.

The free or passenger Indians began to immigrate to Natal in about 1880, then sent for their families to join them later. From this period onwards Indian women began to gain access into South Africa and the indentured women who were already there began to

adjust to life in South Africa. Being indentured Indian female labourers was bad enough but unfortunately an Indian women's status or position in her family was none the better.

Age and sex are important criteria for status in the kutum (family) (Meer, 1969). There is a tacit agreement that women are subordinate to men, the young to the old. Women do not make decisions or visit friends and relatives. When a wife operates as a relatively free agent it is by concession, either due to the goodness or weakness of the husband. Women, even the educated and relatively emancipated, speak with pride of their husband's authority over them. Wives have no such authority over husbands. Those men who allow their movements to be questioned by their wives are considered women themselves. Husbands generally adopt an affectionately condescending attitude to their wives. They see them as minors to be protected and corrected (Meer, 1969). This is an appalling yet true description of the way Indian women lived their lives in the early nineteenth century, especially during the 1960's.

They were subordinate and helpless yet without their contributions and input in their families, it would have fallen apart. When women become adults and married, their work was confined to domestic chores and men were restrained from helping because they would be ridiculed or be considered 'women' themselves. Women had to remain virtuous, protected within the domestic confines, and in turn, through their isolated and narrow orientation of life, protect the conventions of those confines (Meer, 1969). Thus women, especially married women had a certain role to fulfil and nothing else seemed to

be of importance. Her dreams, her hopes and her freedom were jeopardised because of the role of subordination, acceptance, mother and caregiver that she had to play.

From working in the cane fields, Indian women then began to work in the home and as time went by and change took place, Indian women in South Africa slowly began to leave the confines of their kitchens and started to immerse themselves in the outside world. Finally after World War II but particularly from the 1960's, Indian women themselves entered the job market in large numbers (Freund, 1991).

Absence of adequate economic support may, in addition drive the young wife to seek employment in a factory, and this in itself may be treated as legitimate ground for the young husband further to shirk his responsibility, for the working woman is viewed with suspicion and her position interpreted as wide open to infidelity (Meer, 1969). Despite the changing role of Indian women from housewife to a worker that also contributed financially to the household, an Indian woman who worked and supported her family was still considered of low status and her intentions questioned.

Labour is not conventionally a part of the familiar definition of the lives of Indian women. Popular representations in South Africa of the Indian women projected by Indians themselves generally emphasise fragility and dependency (Freund, 1991). Thus the women's role is said to be domestic and secluded. However, the place of women confined to the household as far back as their arrival in Natal in 1860 and their

involvement in wage labour has experienced important historical changes despite their unchanged traditional realities.

The Westernised Indian woman, through high professional qualifications may share with the men the roles of breadwinners. However, they are never excused from domestic responsibilities, and often suffer feelings of guilt and inadequacy if they are unable to cope with these fully. Hence even though Indian women began to work outside of the household, they were still subjected to fulfil their traditional roles. However despite all their inward feelings of inadequacy while at work, their involvement in wage labour in South Africa increased dramatically from as early as 1904, thus proving to be an unstoppable process of change. The 1904 census recorded only 236 Indian women in Natal employed outside of domestic and agricultural work (Freund, 1991). In 1960 it was 3, 082 and by 1970 the figure of Indian working women stood at 13, 530 (Freund, 1991). Although Indian women had been a very small component in the labour market, they became very significant. The movement of working class women out to waged work in Durban became the norm by the end of this time.

Indian wives had to work to pay for electricity and other services thus proving it essential for the Indian wife to help meet the cash needs of family life through earning a wage (Freund, 1991). Times were hard, and South Africa was going through drastic change with regards to its laws and economy. Indian women worked to help their families and husbands but they were still viewed with suspicion. As Indian women started to enter factory life, they made men uncomfortable. *The Leader*, a newspaper then associated

with the Natal Indian Congress, contained many references in the late 1950's to suggest that the morals of Indian working women were questionable and threatening to men (Freund, 1991). Despite this view, they nevertheless still continued to work and were found to be actually favoured by their bosses. In one survey, a majority of bosses still expressed a preference for Indian or Coloured women over African women judging them to be, more educated, more Westernised, and more versatile and with a better developed work ethic (Freund, 1991).

Meer (1969) argues that the demands of youth and women will increasingly modify the pattern of kutum (family) cohesion. Just as women have until now, by their questioning subordination, preserved a status quo, so too, in the future, they may become the chief agents in changing it (Meer, 1969). Indian women have certainly come a long way with regards to changing their traditional roles. From unworthy indentured labourers in cane fields of Natal to professional, educated, working and businesswomen of today, they have become the chief agents responsible for their change in roles since their arrival in South Africa in 1860. With the extension of higher education and gainful occupation however, the submissive wife and daughter-in-law begins to disappear and the young women demands power and equality within the family (Meer, 1969).

Today Indian women are mothers, wives, caregivers and businesswomen. They have managed against all odds, to create an identity for themselves that characterises them as strong, powerful, independent, free yet traditional women. They are powerful women today in their own rights who have broken free of the holds of Indian female

subordination and made their marks in society today. They can no longer be told what to do or how to do it because they are a driving force that creates change in the lives of other Indian women.

In the wake of the historic example of white women in South Africa, an increasing number of educated Indian women have moved into office work a generation following the move of their mothers and older sisters into the factory. For Indian women, factory work now represents almost the lowest employment opportunity and relatively few older women work in factories (Freund, 1991). Today, Indian women see their labour as part of the process of family income contribution and thus absolutely necessary. In today's society, the women's wage becomes a crucial part of the quest for a more affluent and inspirational lifestyle, while fulfilling an important economic role.

With regards to trade and business life, the Indians contributed a great deal to the prosperity of Natal (Pillay, 1982). Where Indian families became involved in commerce, women often took part in entrepreneurial activities on behalf of the family (Freund, 1991). In richer families, the women were more commercially active and they ran the business on behalf of their husbands. While the early indentured women worked as hard as the indentured man, the women of the passenger (free) Indians were just as equal when it came to developing commerce and trade in South Africa (Pillay, 1982). They joined their husbands in their shops or ran the businesses themselves while their husbands travelled as hawkers. Thus today when we see Indian women involved in small business, it is no wonder to say that trade and business have been entrenched in Indian society from

as early as 1860 and that the Indian women played an active role in it back then but their efforts were unfortunately unrecognised. However, today, they 'own' their own businesses and are making their recognition known.

Women's proper place centred on the domestic sphere of children and kitchen which was set apart from the world of money and power, the domain of men (Freund, 1991). Many changes have taken place in the lives of Indian women in South Africa in a short period of time. In the past Indian women lived a life where men protected them from life and everything in the household was handled by males. The ideal Indian woman was a housewife, mother and caregiver who did not meddle with the outside world. Today an Indian woman runs her home whiles she works or manages her own business. She now has the freedom to have the best of both worlds. Many Indian women have placed increasing value on the freedom to do what they want and they have thus decided to reject traditional roles relating to submissiveness, subordination and homemaking.

2.2 Support for Female entrepreneurs in South Africa

Women represent 51% of the South African population according to Statistics SA (2008). Therefore their efforts, commitments and business contributions to South Africa's economy should be more recognised and applauded, because as O' Neill and Viljoen (2001), point out that the availability of entrepreneurs may be considered the most important prerequisite for economic development in a country.

The 1995 publication of the White Paper on the Development of Small Business indicated that the South African government realised the importance of developing entrepreneurship and small businesses. It was stated that small, medium and micro enterprises (SMME's) offered an important vehicle to addressing the challenges of job creation, economic growth and equity in South Africa: "The stimulation of SMME's must be seen as part of an integrated strategy to take this economy onto a higher road-one in which our economy is diversified, productivity is enhanced, investment is stimulated and entrepreneurship flourishes". With this said the importance of female entrepreneurship in South Africa cannot be underemphasised because as O' Neill and Viljoen (2001) express that the development of SMME's is logical, as small businesses may be considered a natural port of entry into the business world.

One of the objectives of the national small-business policy framework is to facilitate equalisation of income, wealth and economic opportunities, with special emphasis on supporting the advancement of women in all business sectors according to the White

Paper on the Development of small businesses (1995). In other words, the government aims to provide help and support women in business across all cultures and races in South Africa. Whether the women are involved in medium or small informal businesses, they still nevertheless need support, status and exposure from government. As O' Neill and Viljoen (2001) point out that small and medium-sized enterprises (SMME's) are expected to be flexible and therefore able to react quickly to liberalisation of the South African economy while playing a decisive role in local economic development.

Women all over South Africa are either leaving the workplace or seeking employment because women face all sorts of discrimination in the workplace. O' Neill and Viljoen (2001) also argue that small businesses have been offering women opportunities for economic expression through employment and entrepreneurship. This emphasis on the development of female entrepreneurship is vital since women make up for more than 50% of the total South African population yet male-owned businesses outnumber female-owned businesses.

Although the emphasis on the development of female entrepreneurship is vast in South Africa, we often find ourselves asking 'have government initiatives to develop entrepreneurship actually improved the position or status of female entrepreneurs in South Africa?' According to O'Neill and Viljoen (2001) there should be no difference between initiatives to encourage entrepreneurship among men and women. However in the past, men seemed to be more favoured when it came to entrepreneurial assistance.

O'Neill and Viljoen (2001) discuss three public policy models that could encourage entrepreneurial development in general:

-The first one is the *Laissez-faire* approach which allows entrepreneurial start-up, survival, growth or decline in a market economy to develop spontaneously without any assistance or interference from the state. However, they argue that it is doubtful whether underdeveloped and developing economies, with limited resources and serious unemployment, can afford the *laissez-faire* approach to small-business development.

-The second approach is the limited-environment policy approach where government participation is limited to creating a favourable tax climate and an enabling economic environment.

-The third approach is the strategic interventionist approach and this approach is the opposite of the *laissez-faire* approach because in this case the governments actively encourage small-business development through favourable tax concessions, deregulation, educational training for entrepreneurs, financial aid packages, counselling programmes and effective business advocacy programmes. In South Africa, a developing country, the strategic interventionist approach would therefore be the most appropriate, provided that assistance and expenditure are closely monitored in the light of relatively limited capital resources.

The data on female-owned businesses are limited (Churchill, 1992) however based on findings from the White Paper (1995), the South African government recognises the problems facing female entrepreneurs in general. The following problems are recognised:

- Access to finance

- Provision of appropriate infrastructure and special training needs of female entrepreneurs

- The need for tax concessions to large companies to support female entrepreneurs

- The need to improve the position of female entrepreneurs as an initial high-priority target area in the small business development effort

With these problems in mind, the South African government has recognised the potential role of female entrepreneur's in the future economic development of this country.

Ideally, all the above should be addressed to improve the position of female entrepreneurs (O'Neill and Viljoen, 2001). In South Africa, in September 1995, the DTI (Department of Trade and Industry) set up the centre for Small Business Promotion to perform this role of supporting SMME's. The National Small Business Council (NSBC) was also created to promote and represent the interest of SMME's in terms of the National Small Business act, 1996 (Act 102 of 1996). The NSBC's role was to strengthen small-business associations and create a platform for SMME's to have a say in government policy (O'Neill and Viljoen, 2001). Khula Enterprise Finance Limited was also founded in 1996 to ensure improved availability of loans and equity capital to SMME's. A subsidiary of

Khula namely Khula Institutional Services, launched the Khula Start and Micro Start programmes in 1998 to promote delivery of micro credit to rural women and the poor. Last but not least, Ntsika Enterprise Promotion agency was founded in 1996 to focus on services such as entrepreneurial and business training, business linkages and policy information research. However, both Khula Enterprise Finance Limited and Ntsika Enterprise Promotion agency both suffered growing pains due to ‘delays in the implementation of otherwise faultless policies’ (O’Neill and Viljoen, 2001). The government then established the National Small Business Regulatory Review (NSBRR) in 1998 to review the impact of current legislation on small businesses.

All the above mentioned development efforts came into being after 1996. The impact it has had on possible and existing female entrepreneurs sheds light on the fact that many women entrepreneurs in South Africa still struggle with obstacles when it comes to entrepreneurial aid. A Delphi study conducted among experts in the field of small-business development, in 2000, investigated the successes, failures and challenges of entrepreneurship development among South African women who were in business (O’Neill and Viljoen, 2001). The study found that despite the increasing rate of women entering into the world of entrepreneurship, there still is a lot of evidence that suggests that women entrepreneurs still face many obstacles when it comes to support for their businesses. O’Neill and Viljoen (2001) summed up their findings on the Delphi study of entrepreneurship development in South Africa and found that despite the efforts that the government has made with regards to female entrepreneurship development since 1995,

there still are many obstacles faced by women entrepreneurs in this country, according to the respondents. In the study they found that:

- Women still struggled to gain access to finance
- They lacked collateral to qualify for loans
- They had insufficient business experience and training
- They received little support from their families
- They were not accepted in their communities and were subject to male prejudice
- They lacked the required management skills, often due to a history of discrimination in their careers
- They had poor access to information and advice
- They lacked an entrepreneurial spirit and had insufficient knowledge about their chosen fields of business.

The above mentioned 'issues' were opinions of the respondents and findings of the Delphi study. The question remains: has the position of female entrepreneurship improved in South Africa, and to what extent? According to O'Neill and Viljoen (2001), financial assistance to female entrepreneurs has improved but only in terms of micro loans. The provision of consulting services has increased slightly, but coordination and funding were needed to utilise resources optimally. The provision of training has increased slightly but additional financial assistance is needed for training. The provision of infrastructure to female entrepreneurs has not improved and serious problems still

existed in rural areas. Lastly, promotion for special projects to encourage female entrepreneurship is needed in order to boost female involvement in small business.

On the positive side, although little has changed for female entrepreneurs on a larger scale, there have been positive steps taken. These steps include: more government policies and the recognition that female entrepreneurs play a vital role in developing South Africa's economy. In order for the wheels of development of female entrepreneurship to be put into motion, there needs to be promotion of businesses in which women would likely excel at, for example tourism, catering and other services they have to offer. Role change needs to be more acceptable in certain communities and cultures so as to encourage women to enter into business without feeling guilty, and finally changes need to be made and restrictions removed with regards to gaining access to finance. If these issues are improved, then the development of female entrepreneurship in South Africa is improved.

2.3 Motives for female entrepreneurship

Depending on background, race, nationality and opportunities, women all over the world have different reasons and motives for choosing entrepreneurship. In South Africa after the fall of apartheid, entrepreneurship has provided opportunities for women leaders (Ojong, 2006). Ojong and Moodley (2005), state that entrepreneurship, the act of business ownership and business creation, is a concept that has a long history in Africa, although previously called 'market-trading'. Today in South Africa, many women have resorted to small business as a way of life. There are women who own large companies, small or medium businesses, home-businesses or even informal small set ups all over the country. Political, cultural, economic, historical and personal factors can all affect the start up influences of many small businesses. The results from a comprehensive study of women-owned businesses in 24 countries shows that women follow different approaches to venture creation because of different occupational, social and educational experiences (Brush, 2006).

Based on a global perspective, Birley and Macmillan (1993), suggest four reasons that influence the start up of a business. These four reasons have been validated in cross-national studies. The first reason for start-up is the desire for recognition. The second reason for business formation is the desire for independence and it has been validated internationally. The third reason is the existence of entrepreneurial role models of which there is evidence that these 'role models' influence non-American entrepreneurs to start businesses. Finally, the fourth reason is one of the most important reasons for start-up and

that is the desire for innovation. There is also evidence that this characteristic is robust across cultures.

There are other writers that offer similar reasons for factors that influence the start-up of businesses. (Carter, Gartner, Shaver & Gatewood, 2003), states that there are six categories of theory that consist of the reasons entrepreneurs offer for getting into business:

-The first category is innovation which involves reasons that describe an individual's intention to accomplish something new.

-The second category is independence and it describes an individual's desire for freedom, control and flexibility in the use of one's time.

-The third category is recognition and need for approval and these describe an individual's intention to have status, approval and recognition from one's family, friends and other people in the community.

-The fourth category is roles, and it describes an individual's desire to follow family traditions or emulate the example of others.

-The fifth category is financial success and it involves reasons that describe an individual's intention to earn more money and achieve financial security.

-Lastly, the sixth category is self realisation.

Carter, Gartner, Shaver & Gatewood (2003) quoted Scheinberg and Macmillan (1988) in recognising six broad factors of reasons for business creation. Those six factors are: need

for approval, perceived instrumentality of wealth, communitarianism, need for personal development, need for independence and need for escape. Carter, Gartner, Shaver & Gatewood (2003) also quoted Kolvereid (1996) for claiming that economic opportunity, authority, autonomy, challenge, self-realisation and participation in the whole process are reasons given for involvement in self-employment. Need for independence, need for material incentives, desire to escape or avoid a negative situation, need for social approval and a drive to fulfil personal values or norms are some of the other reasons given for business start-up based on a global perspective (Carter, Gartner, Shaver & Gatewood, 2003). One thing can be said of all this, and that is, that globally, entrepreneurs all over the world may share some similar motives for entrepreneurship in one way or another.

Internationally, especially in the US, in the decade between 1972 and 1982, the number of self-employed women grew by 69 per cent, a rate of five times that of men (Brush and Hisrich, 1991). Brush and Hisrich (1991) claim that one early study of 20 female entrepreneurs identified several major motivations for starting a business: the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. There is also evidence that suggests that men are more likely to pursue other types of goals that centre on personal interests whereas women are seen as experiencing more complexity in making career choices because of their need to balance employment, childcare, housing and multiple roles (Carter, Gartner, Shaver & Gatewood, 2003).

The reasons women offer for starting businesses tends to be on a more complex level, than those of men because women naturally find that they have to or need to fulfil traditional roles as well as venturing into business at the same time. Some studies have found that women business owners are motivated to create their own businesses out of desire to have flexibility in their work and family schedules, and that the process of business founding may be different for female entrepreneurs (Gatewood, Shaver & Gartner, 1995). However the need for achievement, independence, job satisfaction and economic necessity seemed to be shared by men and women, alike. Brush (1992) states that women business owners tend to balance economic goals with other kinds of goals, such as personal enjoyment and helping others. Women also scored higher than men on financial motivation, self-determination and challenge.

During the years after the fall Apartheid, migrant women from all over Africa have been coming to South Africa to do business. Some of the reasons why African migrant women become entrepreneurs is they enjoy the benefits of growing up in a family-based entrepreneurial environment, lack of opportunities in their countries of origin, adverse political or social conditions, want for independence both financially and personally, no alternate means of earning a living and that they cannot find better employment elsewhere (Ojong, 2006).

In a paper by Ojong and Moodley (2005), they claim that African women choose entrepreneurship in South Africa for a variety of reasons. They say many desire greater independence and discretion in decision-making than is present in their employment by

someone else. Others seek increased flexibility and balance in their work lives, with control over how they work and on what they work. Some are frustrated by limited opportunities for advancement and recognition and are motivated by the opportunity to reap the rewards of their own performance. Women entrepreneurs start and grow businesses around a creative idea or in response to an opportunity they discern in the market place. In Africa, and South Africa in general, some women are forced into entrepreneurship by poverty, while others go into entrepreneurship by choice.

This review was based on literature regarding global, international and national perspectives on entrepreneurship. There was no literature found on Indian women who own small to medium businesses in KwaZulu-Natal, Durban. Therefore this gap in literature with regards to Indian women provided the major motivation for my research.

2.4 Research on female entrepreneurship: The past, present and future

Participating, owning or managing a small business has some connotations of empowerment for women. It makes them feel in control, responsible and independent. Harper (1998), suggests that because of an increase in income, especially where this had lasted over a relatively long time, women who participated in small business enterprises felt better about themselves. They were generally more optimistic about their futures and they frequently felt that their family position had improved. They had become more important in the family. Their husbands and relatives consulted them. Moreover, there is every indication that the changes in outlook and expectation experienced by these women can be passed on to their daughters and may even influence the lives of other women in nearby areas.

Empowerment means having the freedom to do what you want, when you want. It's about having the power to make decisions to bring about positive change and processes in your life. An empowered woman is a woman who realises the situation she is in , has self esteem, is able to say no, is willing to accept challenges, is aware of her rights, exercises choices, makes decisions and is able and free to be economically independent (Harper, 1998).

Women entrepreneurs are empowered women who have fought their own personal battles against tradition, patriarchy, ideals and subordination. Whether they emerge from different backgrounds, different cultures, different languages or counties, they still

nevertheless share a constant fight against disempowerment in their personal and social lives. Harper (1998) therefore suggests that the ideal descriptions of empowered women are those who characterize their attitudes, morals and conduct in relation to their own interests. They have independence because they claim their freedom from existing male hierarchies, whether they live in traditional or modern industrial societies. They also uphold an equal-mindset, rather than act out roles that simply tackle and challenge male dominance. Empowered women do not aim at being superior to men. Instead they react as equals and work together in order to achieve the common goal and they do not back away from their traditional responsibilities, but rather create their own ways of doing things.

Literature on entrepreneurship always tends to favour male entrepreneurs while female entrepreneurs were often ignored or very little was and is done in terms of research on women business owners. However, investigation of women business owners as academic research subjects developed during the past decade (Brush, 1992). In South Africa, very little literature seems to exist on female entrepreneurs in small business, especially those of Indian descent.

According to Brush (1992), research over the past ten years has shown there are some similarities between male and female business owners across demographic characteristics, business skills, and some psychological traits. However, differences between male and female business owners have been found in educational and occupational background, motivations for business ownership, business goals, business

growth, and approaches to business creation. To date, these differences have recognised but not fully explained. As much as this tells us about research on female entrepreneurship, there is a lack of or no literature to be found on Indian women involved in small business ventures in South Africa, KwaZulu-Natal.

New perspectives on women entrepreneurs suggests that women entrepreneurs view their businesses as a system of connected relationships where personal, social and business life are intertwined. Brush (1992) believes ‘the woman business owner is at the centre of a network of various relationships that include family, community and business. In other words, when a woman starts or acquires her own business, in her view she is not creating/acquiring a separate economic entity, rather she is ‘integrating’ a new system of business-related relationships into her life. Despite these new findings and fresh takes on female entrepreneurship, there still is a lack of research on female business owners of different and minority race groups, nationalities, backgrounds and cultures.

During this research, a lot of literature had been found on entrepreneurship, Indian men in business and Indian history. However, none was found on Indian women in small business. There is however literature on the multiple roles of Indian women and professional working class Indian women. Evidently there is a gap in literature concerning business women of Indian descent, who are involved in small business ventures. It seems as if in America, the neglect of female entrepreneurs is also evident, for as Baker, Aldrich & Liou (1997) states, ‘this gender revolution in business ownership has gone largely unnoticed by major US newspapers’. Attention to women owners has

actually decreased over the past decade. Baker, Aldrich & Liou (1997) goes on to claim that despite burgeoning academic interest and writing about 'women's issues' and gender, little scholarly effect has been directed towards the study of women's business ownership and that academic articles on women business owners are still rare, and mainstream entrepreneurship journals pay little attention to gender issues.

Research into female entrepreneurship and the role of women as proprietors and employers has, until comparatively recently, been largely neglected as an area of serious academic study despite the fact that greater numbers of women are now choosing self-employment (Allen and Truman, 1993). With this background, it is now the year 2008 and there still seems to be a gap in research concerning women in small business. Some of the reasons Baker, Aldrich & Liou (1997) offers for the invisibility of women in business ownership, despite their progress is as follows: one of the reason is the media's and academic silence about the growth in women's ownership. The decline in research and news concerning women business owners represents a shifting in article content, proportionately away from ownership and towards other issues such as equal employment opportunity, family/work conflicts and sexual harassment. Also, there is no research about what happened during the 1970's, when women's business ownership first took off.

Between 1982 and 1995, coverage of women as entrepreneurs and owners declined substantially (Bird and Brush, 2002). Other reasons according to Baker, Aldrich & Liou (1997), for the neglect of women business owners by the media and academics is that the

media only covers what editor's and reporters consider to be 'newsworthy'. As for the scholars, they are interested in economically important entities, and women's firms are small and relatively unimportant. Lastly, documented differences between men and women owners are few and thus reporters and scholars no longer look for them. In other words, women entrepreneurs do not get coverage in popular journals or newspapers because they are no longer 'new'. As women entrepreneurs have become less interesting, gender has ceased to be a newsworthy area of business ownership stories.

Another reason for the decline in research and publicity on women entrepreneurs is the male dominated world we still live in. Baker, Aldrich & Liou (1997) suggests that women are rendered invisible by a particular form of reification labelled 'androcentrism'. Androcentrism describes the taken-for-granted notion that the traditional male-centred business model is the 'neutral' or normal model. This is why many authors have claimed that academic researchers wear androcentric blinkers. Baker, Aldrich & Liou (1997) also claims that entrepreneurship research has historically been biased toward men, with writers ignoring gender-based realities.

So despite the growing numbers of female entrepreneurs in South Africa, very little research on women business owners from across all divides has been conducted. It seems as if academic interest in women entrepreneurs, especially from different race groups has diminished or does not exist. In South Africa, there is an absence of a national register of female-owned businesses (O'Neill and Viljoen, 2001). Hopefully, as more women

venture into entrepreneurship in this country, then government and other researchers will pay attention to them now and in the future.

Chapter Three: The lives of South African Indian women: A brief overview

3.1 A brief history of Indians and Indian women in Durban (ex-Natal)

Indians have been living in South Africa since the mid nineteenth century, first as indentured labourers and now as citizens of a democratic country in which trade and business is freely accessible to all who reside in it. A rather odd feature of South African life is that most businesses are run and owned by whites and Indians, especially in Durban, where the presence of Indians is heavy. The reason for that heavy presence of Indians is because the majority of Indian South Africans are the descendents of indentured workers brought to Natal between 1860 and 1911 to develop the country's sugar belt (Meer, 1969).

Indian workers were said to have worked in Natal as labourers under the worst conditions of labour. Some of the Indian women interviewed, had remembered their fathers' monthly earnings being as little as R25.00, around 1960. Indian women were outnumbered by the men because so many Indian men were already part of the workforce, and so suffered unfair treatment with regards to wages, domestic responsibilities, and occupation types (Meer, 1969).

When the first Indians arrived in South Africa, they made up a total number of 324 people, of which 75 were women, who brought along their children and ancient traditions

with them. They were small in number and thus they constituted a powerless matriarchy who were held primarily responsible for their children (Meer, 1969).

In 1863, the first Indian trader, Abubaker Jhavary, arrived in Natal and so many followed shortly to discover the lucrative African market (Meer, 1969). They began to set up stores in remote areas of Natal, like the famous Grey Street. It was from this point onwards, that Indian women began to get involved in their husband's or father's businesses, either as domestic help or shop assistants. The first Indian shop opened in South Africa was in 1874, in West Street, Durban, by an Indian man, and that in turn led to the formation of the Natal Indian Congress to protect Indian rights and to promote Indian interests in South Africa generally (Meer, 1969).

3.2 Indian women during Apartheid

The history of South Africa cannot be mentioned without referring to the Apartheid¹ regime, seeing that it was deemed the time during which many black South African women, began to muster up their courage, strength and endurance to survive and emancipate themselves. Not only did the Apartheid system separate people in terms of race, but it also separated people in terms of gender. Within each race group, the segregation between men and women too seemed to be present, especially within the Black, Coloured and Indian groups.

¹ Apartheid is a term and system, not only South Africans, but many people around the world are very familiar with. It literally means 'apartness' in both Afrikaans and Dutch.

Non-white people were excluded from having a vote or influence in the running of the country, and women were probably mere existences that tended to children, kept clean households and made sure that families were created. The racial exclusivity of the political system in South Africa denied African, Coloured and Indian people basic human freedoms and rights thus the system of institutionalized racism impacted on Indian women significantly, especially with regards to their education and emancipation in a conservative Indian community (Pattundeen, 1997).

Education was present but the extension of the University Act (1967) made sure that there were separate universities for Indians, Coloureds and Blacks. Even though there was access to higher education, it was of an inferior quality with regards to the standard of education and the number of universities accessible to blacks. While Indian men were busy attaining tertiary educations, Indian women who were accustomed to ancient Indian tradition, were busy procreating, taking care of their children thereafter, taking care of their husbands or fathers, tending to domestic responsibilities or busy in the kitchen. Women's work generally consisted of domestic chores and gardening while the men were free to do what they wished because according to Indian tradition, men were breadwinners who were allowed many liberties, most of which were forbidden to women. During 1960, Indian women were less involved in urban life than their male counterparts. However they were employed as indentured labourers in the fields, as other people's domestic help or to take care of their own families and households. In 1960, according to South African statistics, only 10.5% of employable Indian women were recorded as gainfully employed in South Africa, mainly in semi-skilled or unskilled occupations in

commerce and industry and as household servants (Meer, 1969). Among them, some took on casual jobs as agricultural and factory workers. Professional employment was considered very prestigious at the time. Despite the growing number of employed Indian women in Johannesburg at the time, 30% of the Indian women living in Durban were unemployed (Meer, 1969). A select group of Indian women, who were married to the few Indian industrialists and wholesale merchants, enjoyed a better life with regards to good homes and luxuries. However, the majority were still to be found slaving away in their homes, despite the growing number of small Indian businesses in the designated Indian areas.

The inferior status imposed on women by traditional cultures of female subordination was further provoked by the Apartheid system of inequality at the time. Those relationships (be it personal or social) were enveloped in gender inequality. Even at the beginning of industrialization in South Africa, sexual discrimination was rife amongst every other inequality women were subject to.

As it is well known, during Apartheid the black majority of South Africa was divided into separate groups and within each group, the position of women was generally worse than that of the men. Indian women had to fulfill their traditional roles as bearers of children and keepers of households. Indian women lived in a sexist male dominated society and were excluded from decision making, politics, and business life and from entry into prestigious jobs. Sexual and racial discrimination and laws and customs condemned

women of all races, but most especially black women, to the bottom of the pile (Meer, 1969).

To understand the position of Indian women during Apartheid, one must know that the laws of Apartheid enforced the role of women to fulfill their traditional roles as caregivers and they were denied access to paid employment that would have, if allowed, given them a status in the economy at the time. White women had the right to vote and had access to higher education; however Indian women faced restrictions, both legally and culturally. They had no free movement and their access to education was controlled by Apartheid laws. This meant that Apartheid directly affected the situation of women. Whites were a powerful and privileged minority and so blacks were denied many opportunities during that time of segregation. For Indian women life roles were laid out at birth by Indian custom and so they felt an obligation to respect and fulfill those roles as best as they could, no matter how exploited they felt. Their education, possibility of achievement, job and status in life seemed predetermined by their sex, skin colour and education status, and thus there was no way of changing that unless South African society changed as a whole.

Despite facing degradation, humiliation and little access to opportunities, Indian women opposed Apartheid and also dealt with their own personal oppression that came from cultural or historical circumstances, at the very same time (Meer, 1969). During Apartheid, they were brave, united, strong, and courageous while they played, along with

other women from other race groups, an active role in protesting against Apartheid, protecting their families, fighting sexual oppression and surviving.

During the Apartheid era, South African Indians, who at the time constituted 3% of the national population, had suffered many restrictions on their development in the country. For almost all their time in South Africa, they were victimized as non-whites, but they managed to build up a commerce which thrived within the limits of an inward looking apartheid economy (Padayachee, 2000). Apartheid spread through Indian culture and in so doing, created gaps in the relationships between men and women socially and culturally. Many of the gender specific inequalities at the time, denied Indian women the access to any opportunities South Africa had to offer with regards to education, voting and business. However, at the end of Apartheid, it was fitting to say that, with the extension of higher education, freedom and gainful employment, the ever so willing submissive Indian women, wife, or mother began to disappear and she then started to demand power, freedom, and equality.

Today many Indians here in South Africa are characterized as a small business community on its own. It is from these business reins that Indian women have fought and learnt to take a hold of it in order to pursue their own business related goals.

3.3 Indian women in Post-Apartheid South Africa

In 1994, the African National Congress (ANC) had won South Africa's first democratic election. Some of the strategies adopted by the ANC openly announced the promotion of a black corporate sector to deracialise the structure of the South African business market and to empower a black entrepreneurship through the growth of small-medium enterprises. Thus this gave the ANC a chance to rectify social inequalities that were brought in from the past. So, in other words there was new and fresh opportunities for the black people of South Africa by deracialisation. The BEE (Black Economic Empowerment) programme which was launched in the mid 90's, served as an affirmative action programme to pave the way for historically, and previously disadvantaged black people in South Africa, with regards to business development and entrepreneurship. According to a web news document found on South Africa's government website in April 2005 it states that "Black people", "black persons", or "blacks" are generic terms which mean Africans, Coloureds and Indians who are South African citizens by birth or who have obtained citizenship prior 27 April 1994. Thus Indian people fell into the bracket of disadvantaged non-white persons and so benefited from the BEE programme in various ways.

The lives of women too have changed dramatically whether they are in rural areas, urban areas or the workplace, women's lives have changed for the better. The conditions of black women's lives have changed in the areas that matter and it is in this research project, that the lives of Indian women and how they have changed, is discussed.

After 1994, the South African government introduced the Reconstruction and Development Programme, which allows a new group of the population to enter the economic arena as well as provide access and financial support to deracialise the country. South Africa is viewed as an emerging market, so the responsibility of this democracy is to build an economically and politically stable environment through sustainable entrepreneurship (Buthelezi, 1994). The Apartheid system benefited white entrepreneurs in state sponsored businesses, who represented the split market of entrepreneurship, so blacks had to comply and traded only in their allocated ethnic zones (Buthelezi, 1994). Thus the majority of Indian business people were found trading in the Durban area, the area where they first arrived in to work as indentured labourers.

In a democratic country, it is the responsibility of the government to support entrepreneurship because it encourages business growth in South Africa. Thus a lot of programmes from the government have been initiated to ensure that there are opportunities out there in the market for new and existing entrepreneurs to take advantage of.

With the end of Apartheid, there were a lot of positive changes that took place like freedom of speech, freedom of movement, freedom to communicate with people of other race groups, increased investments from overseas and better opportunities for Indians through affirmative action (Singh, 2005). During the Apartheid era, Indians used to trade formally from their homes, garages or backyards. Today, they still run businesses from their homes, however the majority of Indian businesses is more formalized and are to be

found in business trading centres or industrial areas. Indians always had the drive towards self improvement through education and commerce, and this was more apparent in the 1960's when the University of Durban-Westville was opened and served as a success story for Apartheid.

Some Indians have responded with extraordinary success to the new opportunities of the post Apartheid era, forming alliances with old white money, black political power, foreign Asian capital and connections throughout the world to dominate the home market and more aggressively abroad (Padayachee, 2000). Indian business life has managed to adopt old and new strategies of doing business, the old ways being passed on from generation to generation and the new being strategies they have managed to learn through education and modern advancement.

Indian business has advanced to hotels, the manufacture of metal products and the transport industry like owning buses, petrol stations, taxis and travelling agencies. In the last twenty five years, Indians have begun to shake off the limits on their development through education and commercial expansion (Padayachee, 2000).

In recent times, with freedom and democracy in South Africa, women have rights. They are part of the constitution and it is illegal to discriminate against women. In Thabo Mbeki's first democratic year as president of South Africa, he stated that a democratic society can only have full and deeper meaning if it is accompanied by significant

progress in the struggle for the emancipation of women (Paper delivered at the National conference on Women Abuse and Violence, Cape Town, 23 Nov, 1995).

Part of the transformation process is and was to increase the participation of women as entrepreneurs and as decision makers as well. Not only will female entrepreneurs benefit but the economy of South Africa will too. Empowering women as entrepreneurs in the urban areas, rural areas, retail and industry and in the service sectors will also serve as a strategy in the fight against poverty and unemployment. South Africa has supported the process of small business development to stimulate, protect and support entrepreneurship in our country. Like mentioned before, entrepreneurship benefits our country immensely in terms of job creation, consumer confidence, improved standards of living and investment opportunities.

Entrepreneurial development and participation from any participant be it male or female, in the country, is vital in continuing the country's process of reconstruction and development. South Africa provides a varied range of economic and entrepreneurial opportunities for our people. The economy of South Africa has experienced powerful transformation between the year's 1994 up until now. Economic growth, employment creation and the redistribution of wealth are key factors in South Africa's empowerment project. The government is focusing on the formal sector and entrepreneurship development to create more jobs. Indian women have benefited enormously from our national liberation and the termination of Apartheid. They have advanced and utilized their rights, business skills, organizational skills, and interests in society.

Entrepreneurs are operating under different economic conditions within South Africa and thus it is easier to divide our labour market using ethnic and gender divisions. While the presence of women in leadership points to a significant move from predominantly male leadership, the extent to which women influence decisions is still not clear. It is acknowledged at some point or the other that the women in this country have gained substantially but they still face enormous barriers and are still discriminated against because of stereotyping. Therefore the government needs to make sure that there is sustained commitment to gender equality. The government needs to work harder to ensure that women entrepreneurs are encouraged, empowered and afforded the opportunities and provided with the tools and resources necessary to be successful as entrepreneurs in South Africa. In simpler words, the creation of business opportunities will ensure the economic empowerment of women.

3.4 Support from families

Out of the ten key informants I had interviewed, two of them claimed to inherit some degree of business sense from their immediate families i.e. their grandparents or parents. South Africans today recognize that some Indian businesses have been passed on from generation to generation through family members. These female Indian entrepreneurs that had been interviewed honestly believe that business lives in them, that business is in part of their blood, most especially because some of their family members (grandfathers, fathers, brothers, mothers or uncles) were and continue to be successful business people. Family, to the majority of the Indian population in South Africa, is one of the most

important institutions in their lives as human beings. Indians tend to form very long lasting bonds with their family members and they also find it extremely difficult to let go of a family member, for whatever the reason might be. This sort of “closeness” has been a characteristic part of Indian society for centuries now. Hence, that is probably why so many Indian businesses today, can be found to have been passed on from fellow family members, be it a grandfather or mother. Thus one can describe this family of tight knit connectiveness as simply “a tradition of self-employment”.

One of the Indian female entrepreneurs I interviewed had so much to relate to with regards to self-employment through her father, because one of her siblings and herself had become self-employed through their fathers catering business. Thus I noticed that entrepreneurial family connections exist. Not to say that family connections is the only reason why Indian women start up their own businesses, but it does seem to be an influential reason as to why some Indian women start up their own businesses. Some of the women felt that their immediate or distant family background, which consisted of business life, served as a stepping stone for them because it provided them with the courage, knowledge and confidence needed to pursue their own dreams of setting up their own businesses. They were adequately equipped to handle the setting up of their businesses because of the passed on knowledge about business life they had received from their family members. The spreading of knowledge concerning business culture through the family is thus quite useful to a family member considering self-employment as a livelihood.

The famous saying goes, like father like son, but here I am specifically referring to father and son as in the emulation of the parent's behavior and ways by the children, that is, in the broader sense. Of the Indian women entrepreneurs interviewed, 1 of them had ventured extremely confidently into business because she had grown up in a family where the parents were successful business people who did what they could to succeed and make their lives as comfortable and as enjoyable as possible. This woman's mother was allowed to intervene and make positive contributions to the family business, thus she was privileged to observe an Indian women play a role in the running of the family business.

Being able to run their own businesses efficiently and effectively have much to do, according to two of the women interviewed, with the fact that they were already, at a very young age, exposed to the day to day runnings of business life. These two women claimed to help out in their family businesses, especially after school. In fact, almost everyone in their family helped out whenever they needed to. Thus they were used to working hard, at odd hours when they were at a young and tender age, and this in turn helped prepare them for entrepreneurship.

From a young age, most women grow up observing the roles their mothers, grandmothers or aunts played and the nature of the relationships they were in. It is from these observations that women grow up accustomed to accept the ways in which their female family members were treated. The majority of the Indian women entrepreneurs interviewed had seen their mothers and grandmothers play the roles of housewife, wife,

kitchen slave, mother, and caregiver, despite their contributonal help to the business. Five women had mothers who had worked after hours at home and full time at the workplace outside of their home. The rest of the women's mothers were engaged in part-time work and housework and most of their mothers were not even allowed to work or even mention the word 'employment'.

The position one takes up in a family is also important when it comes to character building in a woman. Being older, first borns tend to be more authoritative while only children who are women tend to be more self-reliant and less discriminated against because of the omitted comparisons that would be made if there was a son in the household. All of the women interviewed had younger and older siblings, and each had a role to play in the household, however these women said that, being a woman meant fulfilling your traditional role as mother, wife, caregiver and domestic worker. However these perceptions about age, position, and gender are based on these informants' own views and cultural knowledge and experience.

At some point in time, in their lives, women realize who they are and what they represent in society. These Indian women have been subjected to witnessing their mothers playing multiple roles, working and being told what to do all the time, usually by their fathers. Their mothers had been subjected to subordinate roles in the household. They were expected to cook, take care of the children, clean the household, wash the clothes, work and garden. Thus these Indian female entrepreneurs grew up accepting that it was their duty to do exactly what their mothers did, but they have managed to see the light and

embrace gender equality in all sense of the word, as women all over the world rise up and take their rightful places in society as respectful human beings.

Although these women grew up in families that placed woman in subordinate, invisible roles, they did however help out in the family business, no matter how insignificant or unacknowledgeable their help seemed to be. Their origin did play a role in their perceptions of their mother's lives and Indian women's lives in general. Indian tradition and custom had already laid that down for them. Even though these women did to some extent, suffer many kinds of subordination in their lives, they managed to change things while still retaining their customs by modifying their ways of life to become successful female entrepreneurs.

Ones natal family and background is usually the most important aspect in ones family life, however women tend to break away from their natal families to create their own nuclear families at some point in their lives, especially upon entering into marriage. When some of these women started their own businesses, they received advice and help from their fathers and uncles who owned their own businesses. Within their nuclear families, all the women said they received immense support from their children, however they were initially met with mixed reactions from their husbands, husbands family and own mothers. Some of their mothers reacted with mixed feelings because of their traditional views of how an Indian woman should remain a housewife and be a good mother. An Indian woman should behave in a certain manner, i.e. she should not be indecent, loud or masculine. This was what their mothers had taught them, and now they

had to pass it on their daughters. However many of the entrepreneurs mothers believed otherwise. They believed their daughters should not be like them (controlled by their husbands), and that they should do whatever they could to make their dreams come true and to free themselves from subordination.

Some mothers and most children were supportive but husbands seemed to be a bit sceptical and unsupportive at the beginning. No matter what people thought, these women claimed to press on with their business goals because it is a very important part of their lives. Many of the women interviewed said that their husbands were a bit jealous and angry at first, but as soon as the opportunity for a second income was mentioned, they began to accept the possibility of more money coming into the household with more enthusiasm. When a woman enters into the business realm, she finds it hard to prioritise between the roles of wife and entrepreneur, thus many Indian husbands feel jealous, neglected and challenged.

It is their task of balancing all their three main roles together successfully, that of a wife, mother and entrepreneur. Not all husbands showed interest in the business. There were three husbands that had supported their wives whole heartedly and had kept an interest in the day to day running's of the business. However according to their wives, these husbands, though they are supportive of the business, still expected everything to be done for them in the household, so nothing really changed with regards to easing the load off women who had multiple roles. Their husbands grew up accustomed to being served, and thus simply expected it.

Overall, the children's support, their husband's contradicted feelings, the emancipation of women and the stress of dealing with multiple roles have appeared to have motivated these women even more now, to succeed and change the Indian traditional ideal of how an Indian woman should behave, speak and live.

3.5 School and educational qualifications

All the women interviewed had been to school, however a few had not completed Grade 10 or 12, due to early marriages and pregnancy. Allen and Truman (1993) claim that socialization and experience in school may widen girls' perceptions or merely reinforce traditional gender roles. The majority of the women interviewed were married at a young age, usually between the ages of seventeen and twenty. In most predominantly Indian schools in Durban during the 1960's, the women claim to have learned that the man is the head of the household and that women's roles include being a good wife and mother, cleaning and cooking. Thus their school education had reinforced traditional gender roles. Many of these women knew that their rightful place was beside their husband and at home, despite the urge they had to work and earn a living for themselves. Their parents might not have a problem with them wanting to work, but their husbands did.

Indian schools really did reinforce the traditional role of a woman by making it compulsory to do certain subjects in school. Every single women interviewed had said that it was compulsory for them to do domestic science, which included needle work and home economics, as a subject in school, both in primary and secondary school. Thus

women, from a very young age, were taught that their place was in the home doing household chores, sewing clothes, cooking and taking care of your husband and children. They grew up with this notion that to be a proper woman, meant being a housewife and good mother. This is why many of the women said that it was because of this enslaving ideology that they decided to “break free”, change their lives and do something empowering in their lives, like owning their businesses. They did not want to be like their mothers, slaving all day to make sure that everything was absolutely perfect in the house. Most of the women said that they had started out with their feet on the ground especially when it came to ideals about being in charge and not allowing a man to control them. However that was not the case after marriage, for they soon realized that what they were taught in school, had to be put into practice in their homes and that was what their men expected of their wives. Whether they had tertiary educations (of which several had) or high school certificates did not really matter because it boiled down to the fact that in an Indian home, traditionalism and cultural roots is the basis for daily living.

On the point of education, only four of the women interviewed had not undertaken any post-school education but they were nevertheless running their own businesses. Most of them had worked in sales before and so claimed to use their work experience, however little there was, to help run their own businesses. The women who worked from their homes (see Appendix C) said that they had completed a hands on job skills course, where they had learned their actual business trade. A few had just used pure creativity in its simplest form to create a successful business. One of the women had just started sewing

ribbons together to create “pom poms” and then eventually started creating roses out of them, which clothing manufacturers use to adorn garments with.

Many of these women grew up during a time where young girls were not encouraged to seek tertiary education but instead were encouraged to find a husband, settle down and have children. Thus whether they were formally educated, trained, attended part time courses or just simply made use of their natural talent and creativity, these women have by-passed traditional norms in order to do what their hearts desired and earn a living.

3.6 Cultural traditions and roles

Indian women have a history of struggle against the structures of patriarchal control and male domination within the various social hierarchies (Pattundeen, 1997). Patriarchal, religious and cultural conceptions of marriage in Indian society are usually based on inequalities between the husband and wife and on the idea that the man is the ultimate head of the household, in every sense of the word. Some Indian women have fought and continue to fight totally against this age old tradition of patriarchy, but in reality however, the majority still claim that remnants of this patriarchal tradition remains but they refuse to accept it as the ideal Indian women’s life for their daughters in the future!

For most Indian women, being a wife and a mother are defined as duties, with moral obligations stipulated by patriarchal ideology which more than often governs the sexual division of labour in the home. It may not be the law, but it certainly unfolds in the

majority of Indian homes in South Africa. These duties are duties that are performed in the home by wives, according to most Indian men.

Many Indian men upon entering into marriage expect their wives to immediately set about having a baby. Besides their expectations of a child, men are pressurized by their mothers especially for their desires to see grandchildren. When a woman works, considers a career or going into business, their husbands seem to think they are going to lose interest in having children, thus they prefer their wives to stay at home where business does not interfere with their family planning.

Other reasons why husbands have openly opposed women who own their own businesses, is that children lose out on their mothers attention from the start. They also claim that children become confused between the proper male and female roles, because when their mothers earn a living they see their dads in the home doing housework and their mums leaving the house and they consider this unhealthy for the children. This of course is just a common ideology, an assumption, but Indian men actually feel this way despite our ever changing society.

Other patriarchal ideologies include the one that claims that the husband is the natural head of the household and breadwinner and that he will find his role devalued if the wife leaves the household in pursuit of her desires for independency. Thus he will resent her earning a living. The husband claims the wife will lose her intuition and love for her

family if she pursues wanting to be independent and this will in turn result in the wife feeling guilty, stressed and strained.

In reality, anyone reading this would label this as an old fashioned list of patriarchal ideologies. However, in many Indian households today, this still holds true despite the fact that men now are a little more supportive in the business. The majority of the women interviewed claimed that their husbands were pleased with their owning their own businesses, but only with regards to the wife's much needed contribution to household income. Most Indian women said that their husbands hardly ever did anything in the household like laundry, cooking or cleaning. Their husbands saw themselves responsible for minor repairs in the home, cleaning the pool or fixing broken toys. Other than this, they did nothing else. Every other chore is done by the women themselves or a domestic worker, which is a woman too.

With regards to the ideology about the fear that men have if their wives are independent businesswomen then they only desire to have one child. Well, most of the women interviewed have more than two children and one entrepreneur stated:

“ Maybe the younger generation of women, like our daughters will refuse to have children early, because they might want to launch their careers first and then settle down and have kids, nowadays and in the future women can do as they please, our lives are changing but it will take time, maybe another decade’ (female entrepreneur, salon owner).

When the Indians arrived in the various colonies, they unpacked their cultural baggage within new contexts thereby reconstructing traditions and practices of the motherland 'India' (Pattundeen, 1997). In previous times before the emancipation of women in South Africa, most of the women entrepreneurs said that upon Indian marriage, the man believed that he would receive the woman's labour in exchange for providing her with a "roof over her head", food and clothing. It was all about the dependence of women on men. Their mother's grandmothers and great grandmothers had passed on the tradition of the patriarchal system that believed that women must be grateful and pity the men who were believed to be burdened to work to support women and children (Meer, 1969).

Half of the women entrepreneurs believed that they were expected to treat their husbands with the utmost of respect and that they should be grateful for everything. However their views changed as time went by and the emancipation of women began in the 80's. With Apartheid accompanied by gender relations that were sewn into Indian custom and tradition, these Indian women saw themselves as subordinates in a male dominated country. As the Apartheid era began to self destruct, these Indian women began to realize that women are hard workers just like men, and that they deserve to be treated fairly and equally. Therefore owning their own businesses was a way for them to express their need for independence and equality.

3.7 The role of religion in the lives of the women

Religion has played a very influential and important part in the lives of most human beings. According to Roman Catholics, married women who work are working for luxuries. They are abandoning their children for success, glory and money. They are supposed to be at home. In Christian homes, women are supposed to be submissive to their husbands. In Muslim and Hindu societies, likewise, women are expected to behave and conduct themselves in a certain respectful manner, that of subservience, respect and silence. However, these were the rules laid out for a generation that accepted them without a fight. Today, however, women refuse to be labelled as mere wives. They want identities other than being someone's wife or mother. They want to be entrepreneurs and successful business women. In the future, it is likely that there will be a more general acceptance of women with young children owning businesses for pleasure as well as profit (Dwyer & Bruce, 1988). Previously, the notion of motherhood was all about a mothers concern for her children and the well being of her home. Now she has many concerns about her family as well as her own life.

Seven of the women interviewed were Christians, and said that they were once women who sat in church as a silenced minority forced to adhere to the rules expecting women to be silent and submissive to her husband. Today, they still hold the utmost respect for their religion, God and husbands but since times have changed, they believe that starting their own businesses was God's plan for their lives. They truly believe that their businesses

were a godsend and that in starting it, it has helped not only their families but so many other people as well.

The other majority of the women were either Hindu or Tamil Indian women and they felt that a lot has changed with regards to the way Indian men feel about Indian businesswomen. Previously about 20 years ago, Indian women were told to stay at home, be decent and quiet and not to argue with their husbands. Nowadays their husbands accept their businesses, especially if it means an extra income coming into the household. However, the women did admit that sometimes the men did get a bit agitated because of jealousy issues. In Hindu and Tamil tradition, the man feels that if his wife wants to work and earn a living, then she wants to be and act like a man, therefore she is seen as a challenger. As mentioned previously, many of the Indian women said that their husbands enjoyed the money their businesses brought in, but they are still expected to be housewives, mothers and “proper wives” with regards to cleaning, cooking and taking care of the children. Many of the women said that their husbands and Indian men in general expect their wives to be ‘superwomen’ who were capable of doing everything in their lives with tremendous ease. Whether they are superwomen or not, religion, culture and patriarchy still institutionalizes women in subordinate positions in the household, a place that the outside world never sees often enough to witness what goes on in every day life. One woman clearly said

‘Cooking for your husband and family and taking care of the children is a woman’s destined role.

Even if your husband is capable of helping out, he is not morally obligated and expected to do women’s work, like cooking or cleaning’ (entrepreneur, gift shop).

What I have learned about these women is that no matter how successful or independent they are, they still remain obligated by Indian tradition and customs out of guilt, principles, pressure or respect. These Indian women entrepreneurs are webbed into powerful family systems of patriarchy and unless marriage ceases to exist, then Indian women will always find it difficult to escape totally, no matter how independent or successful they are.

3.8 Juggling business and other responsibilities

The theory is that businesswomen juggle many roles all at once, and that there is no escaping these multiple roles. Women all over the world perform multiple roles and these include that of a mother, wife and worker. In traditional Indian societies, men and women always had definitive roles, where the women were solely responsible for housework and childcare. Things have not changed much for many female Indian entrepreneurs, for many claim they are still doing the housework and are still solely responsible for taking care of the children. One of the informants (Shirley M) stated:

‘As a businesswoman, wife and mother I find myself coping with many demands and responsibilities all at the same time, its everyday life for me’.

One would have to ask her, what role exactly does her husband play in all of this? If we are living in an altered society and it is the emancipation of women era, then are these women really still overloaded with responsibilities? These women perform their

traditional family roles as well as run their own businesses. It seems to be that their businesses coincide alongside domestic demands and responsibilities. Once the business is closed for the day, these entrepreneurs claim to get on with domestic responsibilities. However many viewed it as a routine day. Almost half the women interviewed had children who were all grown up, and thus did not need to dwell on childcare, but they did juggle other roles like that of housewife, chef and cleaner. Most found it easier to juggle all roles together because they were running their businesses from home, thus it was far more flexible with regards to entering and leaving the household whenever necessary. Four others had younger children who needed constant care and attention but had domestic help with their children as well.

One informant said she was actually so used to juggling roles that it was a normal part of her everyday life. She wakes up in the morning at five o' clock, washes the dirty laundry in the washing machine (so when the domestic worker comes in, all she has to do is dry them), makes breakfast for her family, irons her husbands, hers, and the children's clothes, gets dressed, drops the kids off at school and then opens her hair salon at about eight o' clock in the morning. She works all day, her kids get dropped off at home by a family friend to whom she is very thankful to, the domestic worker takes care of them till five o' clock, she then comes home at about 5:15 pm, cooks dinner, assists her children with their homework, puts them to sleep and then retires to bed at about 9:30 pm. This she claims is part of her everyday routine and she accepts it because all the Indian women she knows do almost the same routine.

Based on my research, I have discovered that many Indian female entrepreneurs seek to combine business and family life harmoniously. The Indian wife and businesswoman is perceived to have a well rounded life, however in Indian culture the negative conception of Indian businesswomen still looms in the air. The conception is that female Indian entrepreneurs lack maternal and feminine characteristics and that they tend to neglect their husbands and family in order to achieve success and greater wealth. However this has and will not, judging from the women's points of view, prevent Indian women from pursuing their dreams of being successful businesswomen in South Africa.

Many of these entrepreneurs claimed that even though they do experience domestic constraints, they will continue to combine family and business life more effectively. Many of them have to juggle being full time wives, mothers and business women. So far, they have managed to effectively combine the dual role of wife and mother, despite that they are often overloaded with a combination of business and household responsibilities. In order for these women to succeed even further, husbands need to have a greater share in the domestic chores of the household.

3.9 The Indian family vis-à-vis their business

The trend today is the concept of the dual-career family, whereby both the wife and husband have a high degree of commitment and aspiration in the world of work (Allen & Truman, 1993). The research presented in this thesis was carried out amongst a settled minority of Indian women entrepreneurs and the trend seemed to be that these women did work hard to become successful businesswomen. Despite their entrepreneurship status

being self satisfying, it also formed part of an essential contribution to family income. However despite success and wealth, these female entrepreneurs experience stress and constraints. Throughout Indian society, the mother is responsible for the domestic aspects of her household. This includes childcare, cooking, housework and taking care of her husband. Her business is condoned or accepted graciously only if it does not jeopardize her responsibilities in the home and then only does business and home life coincide peacefully. Apart from all the domestic responsibilities Indian women entrepreneurs seem obligated to fulfill, their businesses too is hard work, demanding and quite stressful at times. The escape route business seems to offer them is an escape from dependence, unemployment or poverty.

Within Indian society, husbands and wives have expected roles. There are two roles of women that have unquestionable acceptance that of wife and mother and this has been the case for hundreds of centuries. The economic role, that of businesswoman was at first rejected or criticised by many, for it meant that Indian women would become less maternal and domesticated. However, due to ever changing times and the emancipation of women in this country, Indian female entrepreneurs now seem to combine their roles as mother, wife and entrepreneur. They do however face challenges and constraints on a daily basis. In an Indian household, whether a woman is a housewife or a highly reputable businesswoman, she has to fulfill her role as wife, mother, cook and caregiver. This is simply the way of life for the majority of Indian women who own their own businesses. After hours, it is the businesswoman, mother and wife's responsibility to wash up, cook dinner, help the kids with their homework, put the kids to bed and see to

their husband's needs, whatever that might be. So, subconsciously, husbands and wives know and accept their 'expected' roles. Put simply, the wife knows her roles include cooking, childcare and any domestic related job. On the other hand the husband too, knows his 'expected' role is to bring home the bulk of the household income, see to minor household repairs and play with the kids. Many of the women interviewed claimed that though their husbands were happy with them owning their own businesses, they were extremely unhelpful when it came to household responsibilities. One informant said:

“You know how Indian men are; they expect to be served like kings. My husband works full time but never seems stressed, I wonder why? I tell him a hundred times over to wash the dishes but he will never do it!”

In other words, while the law may guarantee or certify that women are equal with their husbands in this country, Indian custom and age old traditions may still govern the relationship of marriage and insure that the husband remains dominant, especially in terms of obligations to domestic responsibilities.

The other half of the women informants seemed to be more aggressive and dominant in nature and claimed that they were seeking to employ live-in domestic workers who could then help ease their overloaded responsibilities. If the domestic worker lived with the family, then she would be responsible for cleaning, washing and childcare throughout the day, which in turn would leave the businesswomen free to do as she pleases, with regards to household responsibilities.

Many of the Indian entrepreneurs seem to retain their customs but have to some degree changed or continue to change their ways of living. They still conform to their traditional roles but refrain from overloading and conflicting roles at the same time. However being a businesswoman still means being able to juggle and no matter how much help they get, these entrepreneurs still face other stresses in the home and the business, be it small or huge.

Overall however, despite the fact that in many Indian households, the housewife is mainly responsible for all domestic roles, even female Indian entrepreneurs, no matter how successful juggle roles within their households. Despite this, today as women's demands for equality increase, they are beginning and continue to challenge all these customary ideologies about women's work and the women's role in the family and in society. Previously men were aggressive, abstract thinkers and doers and women were nurturers and passive receivers (Callahan, 1971). However, today it seems that most women Indian entrepreneurs experience what many other females experience, that is juggling many roles. However, today they decide to work smarter by seeing to it that they have a balance of personal and business life. Many of the women interviewed claimed that they have decided to put their feet down in demanding that their husbands share in the domestic responsibilities with them. Let's hope that these demands go down well within Indian society, despite the criticisms that may arise from the old fashioned thinkers set of ideals for how an Indian woman should behave, think and respect her husband.

Chapter Four: Socio-economic and financial reasons

4.1 The Indian businesswomen of Shallcross

The Indian women interviewed were of different ages ranging from thirty six years and onwards. They had been in business for several years and were very experienced in the different fields of small business they had ventured into. They are all said to be middle class citizens of whom few of them had mentioned that they had not started out middle class, because they were living in poverty at one stage in their lives and their financial situations had been a lot different approximately ten years ago. It was not always a privileged life for them. Some remember really struggling to survive and others remember just barely being able to make ends meet. However most of the women agreed that it took them a while to achieve middle class status and that through hard work and determination it became possible. In Shallcross there are divides across the income status of its citizens. In some areas people of middle class status reside, while in other areas there are people who fall into the lower income bracket. Also, in a few smaller regions within the area there are people who are sadly living in abject poverty.

Housing structures differ tremendously in Shallcross. In wealthier areas, you will find people living in big houses with big backyards and gardens. There are also people who choose to live in clusters, otherwise known as simplexes or duplexes. While others live in houses in areas designated especially for them and a particular type of housing scheme, otherwise commonly referred to as 'low cost housing schemes'. There are those who live

in council flats all over Shallcross and people either rent it out or they possess sole ownership because they purchased it below market value.

Of the women interviewed, half was of Hindu religion and the other half were divided into Christians and Muslims. Religion plays a very important role in the lives of these Indian businesswomen. They view their religion, acts of faith, worship and rituals as part of their everyday life to getting closer to God. The Hindu businesswomen who were interviewed said that they were extremely religious and steady in their faith because they believe that God had given them the opportunity they needed to open up their businesses from home. They pray everyday, somewhere in their homes or near their actual businesses, to the many Gods that they seek help and guidance from on a daily basis. The Christian women and the one Muslim businesswoman were no different from the Hindu women when it came to being faithful to their religions and customs. They too believed that if it had not been for God's divine intervention and God's will for their lives that they would not have been involved in small businesses today. One informant, Shirley M said that she would not be where she is today and that her business would not have been prosperous if she did not have God in her life. These Indian businesswomen definitely share a strong sense of faith and duty when it comes to their religious beliefs, despite their differences in worshipping. Religion seems to be the foundation of all their hard work, successes and it provides a source of strength for them in order to get by in their day to day lives as Indian businesswomen, mothers and wives.

Only one of the informants had been fortunate enough to be exposed to business life from an early age. Fatima K is a caterer who cooks specialised Indian foods from her home. She does all her cooking from her backyard and has a price list along with a different hiring price list for the hiring of pots and utensils for functions. She learnt how to cook from her father who used to own the very same business. Her father being too old now, so she decided to take over the small family business. She learnt the trade well from her father and today is very popular among the residents of Shallcross.

The rest of the informants had no immediate family connection or exposure to business life. However, they did have various reasons along with the cook for wanting to open up their own small home-based businesses. The majority of them did work for an employer outside of the home at least at one stage in their lives. They worked either casually or full time before they got married or just after. They had also left work for a number of reasons like pregnancy and low pay for example. With regards to education, a few women completed matric however the rest of them had only completed either Grade nine or ten. One informant is a retired teacher who decided to do something constructive with her life in the form of business. Some of the informants have completed diploma courses and practical training courses because the nature of their businesses required them to do so.

As mentioned before, these women have ventured into small business creation for a number of reasons. Some of their reasons differ from each other but the majority of their reasons are similar. Different yet humane situations have led each of them to pursue their

own dreams and desires. These Indian businesswomen own hair salons, printing companies, gift shops, clothing and dressmaking shops, spaza shops, florists and food and confectionary shops. Some have had their businesses for years while others have just started out recently. Whichever way one tends to view it, they are all successful and popular Indian businesswomen. Their small home-based businesses have a purpose and provide many services that are much needed by the people of Shallcross. They have winning attitudes and they are strong independent businesswomen.

4.2 Poverty

A common notion of poverty is a lack of income, basic needs and wealth. Allen and Truman (1993) state that “poverty accompanied by lack of income-earning opportunities motivates an increasing number of women to become entrepreneurs”.

Shallcross is not an extremely wealthy area. However there are many middle class Indian people who are either retiring wealthy, professionals or working class individuals. Thus, there are certain areas in Shallcross where the richer reside. Unfortunately the number of impoverished, unemployed or poor people outweighs the number of wealthier people residing in Shallcross. For years now there has been a history of people living in Shallcross who have and still struggle to find full time employment, struggle to get access to medical care for chronic illnesses due to rising medical care costs, struggle to make ends meet and struggle to provide for their families on a day to day basis.

However, despite the presence of poverty stricken areas in Shallcross, it has managed to become a developing area over the past ten years or so. There is now a mall with a few big businesses dominating it. Small businesses in shopping centres have also been thriving. Along with street hawkers and fruit and vegetable pavement stalls, small home-based businesses often owned and run by women are also income generator's in Shallcross for many people. Fruit and vegetable hawkers and street sellers seem to have a harder time in keeping a constant flowing base of customers due to the seasonal demand of their goods and services. However, small home-based businesses, due to its solid nature and purpose, seem to experience more success than other types of small informal businesses.

“Crisis can be thought of as turning points and opportunities to re-evaluate identities and directions which prompts us to develop a new self image and survival tactics” (Hall, 1990). Poverty and a sheer lack of money is what drove many of the Indian businesswomen informants to small business creation. Consider the typical case of Shirley M, one of the respondents interviewed who owns a ribbon motif business (she manufactures ribbon roses by hand for clothing garments). She said that poverty was one of the major reasons for deciding to open up her small business from home. She said she was frustrated and hurt at seeing the way her family was always suffering. They barely had food to eat and her husband's income was just enough to pay the accounts, purchase food and pay the rent. Shirley M also claimed that they could not afford to buy luxuries and they did not even own a motor vehicle. Public transport or walking was their only way of getting around to where they needed to go. Even her children suffered under the

very weight of their poor circumstances. She thinks back and remembers sadly how her children had to walk long distances to get to school everyday because they could not afford to pay for school transport services. It was due to all that frustration, stress and lack of money that Shirley M sat down one day with her husband and decided to take action. She then opened her small business from home working alone at first until she was eventually making enough money to afford extra help. She employed three ladies to work for her and her business soon became very successful. Shirley M said that she felt that her family's dire circumstances and lack of extra income was the biggest reason and driving force that led to the creation of her small home-based business.

Along with Shirley M, the majority of the Indian businesswomen informants said that a lack of wealth and frustrating circumstances in their personal and home lives had been one of the major reasons for them wanting to open up small home-based businesses, Sharon N, a spaza shop owner was tired of always asking her husband and family for money and eventually felt the humiliation of being poor. She said she just got sick and tired of always begging her family and neighbours for food, help and money. Asking them for food was very humiliating for her. Financial frustrations and an excellent opportunity was what encouraged her to open up a spaza shop to help alleviate some of the financial constraints they were faced with on a daily basis.

One women informant was tired of all the negative news she saw every time she turned on the news channel or read the newspaper. She is a recent business-owner and said that one of the many reasons she decided to venture into small business was because of the

poverty she constantly saw all around her. It frightened her to see the country she was living in, her family, friends and neighbours all feeling the pinch of the country's recession period. Her family used to constantly complain of high food prices, inflation, petrol costs and how hard life was. This not only worried her but it gave her a reason to venture into small business so as to escape the trap of 'hard times'.

These Indian businesswomen said that poverty and a lack of money was the biggest reasons for them starting home-based businesses in Shallcross. Most have chosen to venture into small business because of dire financial circumstances in their homes while a few opened businesses for their fear of the possibility of living in poverty in their future lives. Savvy G, who owns a traditional Indian clothing boutique from home, said life is not what it used to be. Life has become too hectic and materialised. She went on by saying that gone are the days when her parents who had seven children earned R25 in the 60's and still had enough left over. Savvy G remembers how they used to eat three small meals a day and now we have to eat fancy meals and be on complex diets. There was no need for television and the latest expensive video games because she said she and her siblings used to play outside and nature was free. Now, everything is so expensive, everyone wants everything and children do not appreciate the simple things in life anymore because technology continues to advance in a globalising economy.

In other words, Savvy G believes that our modernity and new age beliefs is what causes poverty amongst so many people in this world. Fortunately, these Indian businesswomen have managed to escape the trap of poverty by opening up their own home-based

businesses. They wanted to help provide an enjoyable life for themselves and their families.

4.3 Insufficient household income

Traditionally, a married Indian woman could rely solely on her husband and his income to provide for them and their child's every need. In past Indian traditional life and culture, it was deemed absolutely necessary for a husband to be able to provide constantly for his family with a wife who stayed at home full time. His income had to pay the bills, purchase food and buy the children and his wife what they needed. Even if financial circumstances were really bad in the home, it was still the husband's duty to solely provide for his family. If a man's wife worked or intended to work, she was shunned and thought of to be a bad wife and the husband was seen as the one who let his family down and was not man enough to provide for his family.

Today the picture is quite different. Indian women work while their husbands work as well without judgement from anyone. It is the norm now to see Indian women work today. They had not only decided to work because times and Indian traditions have changed but among other important reasons, they had decided to work or open up home-based businesses because one income in the household was no longer enough or adequate. With higher costs of living, bigger families and bigger needs, one income was just not enough to cover the costs of everything. One of the informants Prema P, who owns a florist business from home, remembers how her husband's income was just

enough when they had one child. After she fell pregnant with her third child, things really started to get difficult. She said they were barely making ends meet and it was taking a real toll on their marriage and family life.

Among the women who said 'not enough income' was one of the reasons why they decided to start their own businesses, said that they started to notice that their husbands income was not enough just after they had their first or second child or when they desired to buy a home of their own. Several other women informants who were working at the time, did not only notice that their husbands income was not enough but that their income was not enough either. They were already barely making ends meet when what added to their misery was that their net incomes were even lower and more significantly reduced. At the end of each month they were still short of things like household goods, food and money for account payments. Shirley M, owner of the ribbon motif business, felt that even though she worked for a certain period in her married life, her second income still was not enough to make her happy. She said when she started to notice that they were struggling financially she did go out and had decided to ease the financial strain experienced by her husband, by finding work. However her income seemed to provide for the shortages they already had every month but there was still nothing left over to really enjoy. Even buying a box of biscuits seemed too expensive.

Some of the women's husbands worked hard but unfortunately were subject to contract work for a certain period of time which left them a bit helpless when their husbands were temporarily out of work. Others were retrenched or were put on short term work which was dreadful for them financially. Some husbands had to retire early due to illness or

because they had reached retirement age. Thus their incomes though existent, were either irregular or sometimes non-existent. It was for this reason that some of my informants had decided to open up their own home-based businesses.

There were times when some of the women thought that two incomes would be better than one. However, they were proven wrong when they realised that even though they were working too, the money was still not enough according to their needs and desires. It seemed that working for someone else did not pay off for them. Their jobs were not offering them the money they deserved or desired. It was not enough to make them happy thus opening small businesses from home was the only other attractive option that would possibly generate the income they desperately needed or desired. Doing a bit more or something extra in the form of small business creation seemed to be the best option and possible choice for these Indian women at the time. Not only did they decide to do something constructive but their business income is bigger and regular. The profits made from their home-based businesses brought and still bring in enough money for them to take care of household, their children's and their needs.

4.4 The increasing costs of modern living

Upon listening to my informant's constant complaints and comments about how life used to be and how life seems to be now, it all points to the challenges of contemporary life. One of the other reasons for them going into business was because life in general just seemed to be getting more and more expensive and costly.

Shirley M, a mother of three children grew up in a family of eleven. She had five brothers and four sisters including herself. She recalls how life used to be in her parents time and while she was growing up. Life back then was cheaper, simpler and much less complex. She believes life was much more affordable back then compared to now. Although her parents had nine children, every child was clothed, fed and well taken care of. They had everything they needed. She believed they were very humble and graciously accepted everything their hardworking parents gave them. The reason being, that they did not care or ask for much. Shirley M and her siblings used to have a lot of fun just being children in the outdoors. They played a lot outside of the house and enjoyed everything about the outdoors.

Being able to appreciate nature and outdoor leisure time gave Shirley M and her family the life they enjoyed. However times changed and she said her children are spoilt and demand everything they see on television or hear from friends. Her children hardly play outside, except when they were younger because now they have expensive video games, bigger better television sets and computers. They no longer need to play sport outside because they can play it from the comfort of their chairs on their TV's or computers. Back in her younger days, she used to read books and listen to the radio which was a luxury at the time and she was happy. Now, it seems that her children will only be happy if they have everything of the best and what every one else has. Shirley M believes it is absolutely unfortunate with regards to the way everything in life is commercialised and becoming so complicated. When she was younger she said she used to eat to live and the not the other way around. Her children always want junk food and take-away and eat

constantly all the time. She remembers having only 3 meals a day as she was growing up. Those three meals a day were flavourful, nutritious and affordable. Life was becoming too expensive and that is when Shirley M decided to open up her own business, in order to cope with rising costs of things.

Merl N, a hairdressing salon owner agreed that the high cost of living ultimately became one of the reasons for opening her own salon. She said she just was not coping with the day to day costs of living. Besides wanting to provide everything of the best for her family she also desired to live a good life, whereby she could afford to indulge in luxury sometimes. So there was always pressure to go out and get the best in life. People have had to always work harder just to survive in a capitalist world but judging from the women informants reasons for small business creation, it seemed that the women had to work harder because life was becoming too expensive.

Many of the women complained about how they had been living from paycheque to paycheque and that they could not make ends meet. Prema M sells confectionary like home-made biscuits and Indian sweetmeats from her home. She said opening up a home-based business was the only way she knew would help her cope with daily and leisurely expenses. She complained about the soaring prices of food and bare essentials like water, electricity and clothing. She remembers how her parents used to buy popular take away food like KFC (Kentucky Fried Chicken) for her and her siblings only on special occasions because it was considered a real treat. Today her children and others eat KFC on a daily basis as if it were their staple diet. She wondered what had become of this

world because people have to spend so much money all the time on things that are unnecessary. They do not even feel guilty about all that money being spent. Most of the women informants' agreed that today life demands us to live the 'life of luxury'. In other words people are forced everyday to learn to live like the rest of the world: presumably wealthy. Prema M believed that if it was not for the profits from her business, she would not be able to afford a good, decent life. Her small business helped her and her family cope with and adjust to an ever-increasing globalising economy, in which life is very costly.

Other businesswomen like Savvy G, the clothing boutique owner and Rosha N, a salon owner also agreed that one of the reasons that they had decided to open small home-based businesses had been because of the high cost living expenses they had to deal with or face on a daily basis. Rosha N, and her husband had decided that they wanted to send their children to good schools, preferably semi-private. The reason being, that they felt that the Indian public schools in the area had a reputation for being unruly and mismanaged. However, with the growing popularity of semi-private schools about ten years ago, it presented itself to be a very expensive system. The desire of wanting to send their children to the best of schools like every other parent together with the financial pressure of whether being able to afford schooling, further encouraged Rosha N to open her salon 10 years ago. Besides the cost of schooling, there was also the cost of school extras like stationery and school uniforms. Rosha N said her children always wanted the latest 'name brand' school bags because their friends had it and it was the trend at the time. She said a school bag is supposed to hold books not become a fashion statement!

Even the stationary that was needed was a specific list put together by the school. Children no longer need bare necessities like pen and paper. They now need expensive gadgets like 'neon gel pens' and ink erasers.

Savvy G, the clothing boutique owner, also had to open her small home-based business because the cost of living kept on escalating. She said her husband was struggling financially to pay for their bond, rates, taxes, electricity and water. With his salary alone, it was difficult to pay the bills and see to the increasing and growing needs of their family. Whenever they bought something like furniture or household appliances, they had to purchase it on credit because they could not afford to buy it cash. That created retail accounts in their names and so they had to pay towards the balance every month. A balance they could not afford. Savvy G then decided that she had to do something before things got worse and to maintain the lives they were living. That is when she decided to open up a small Indian clothing boutique from home.

As many of my informants stated life was becoming too expensive so they had to open up small businesses to manage, I too agree that the cost of living keeps increasing year by year. Property prices escalate daily, interest rates are higher, the price of fuel keeps going up and the price of food becomes ridiculously expensive. This was one of the reasons why these Indian businesswomen had decided to open up their own small home-based businesses. The escalating costs of living and their desires to maintain modern lifestyles are maintained by the profits from their businesses. Hall (1990) also believes that although mere survival is necessary for a meaningful and satisfying life, it alone is not

enough because for women to aim merely at survival is to expect too little from life. Therefore women must gain a momentum that defines being alive as more than physical survival.

4.5 Being a single parent

Two of my informants were single parents. Merl N the salon owner and Mandy M who owns a printing business from home, both have been divorced and single parents for more than ten years. They both agreed that after finding themselves alone and as single parents, they knew they had to do something. So they opened up their own home-based businesses. “Most women in the world live at levels of survival or subsistence. Their energies are consumed by making ends meet” (Hall, 1990:2). Thus these two women who had become single parents, one out of choice and the other without a choice found that they were struggling to make ends meet after their divorces.

Approximately twenty years ago, divorce amongst Indians was unheard of or the mere thought of it shunned. Married couples were encouraged to stay married despite any hardships or grievances they were experiencing in the marriage. Wives had to endure anything from turmoil to abuse in the marriage, because divorce was considered a disgrace to ones family and community. Today there are divorced Indian couples everywhere and it is not uncommon to find a single Indian woman bringing up and raising her children on her own.

Both Merl N and Mandy M were forced to become the breadwinners in their families after the divorces. Like many other Indian women, divorce or death of a husband can cause many women to become single parents. Widows whose husbands die suddenly are forced to deal with their situations very quickly because sometimes they can be left with a little money to sustain them for a while but sometimes they are left with nothing. Then the sheer desperation and urgency of their circumstances forces them to make decisions about what to do in their lives in order to survive. Some decide to work, collect a grant (depending on their age and fitness level) or open up a business by doing something from home. Divorce is no less similar than widowhood when it comes to the fact that it can leave many women in a desperate situation because as Hall (1990) claims that, dependency has both beneficial and disastrous consequences. These two women, both Merl N and Mandy M had relied and depended solely on their husbands for their and their children's needs and survival. Their children and they were provided for when they were married but as soon as they got divorced, they suddenly found themselves stuck in a rut with no other option than to either work or do something else to generate an income for themselves.

When women know they cannot make it alone, they are obliged to ask others for help and sustenance (Hall, 1990). Mandy M said that as soon as she knew she was getting divorced, she knew she would be a single mother and that would mean a loss of financial security for her and her children. She knew she could not rely on a man after the divorce because there was always the chance that he could desert her children and her altogether. Merl N and her only child, a son, had to move out of their house and find a new place to

stay because their house had to be sold because she could not afford to pay for it. So she rented a flat at first but now thanks to the business, she has her own home from which she runs her hairdressing salon. Missing having her own home and privacy and a lack of money to properly raise her child encouraged to open her own home-based business.

Both women felt that they had to open their own businesses because being a single parent and breadwinner had come with extreme financial pressure. Not only had their divorces motivated them to empower themselves without the support of a man but it also forced them to do something constructive immediately because of the pressure experienced during their changed circumstances. They both got full time jobs after they got divorced but then they were worried about not being able to take care of their children efficiently. They could not afford domestic help immediately after the divorces, because their salaries were just sufficient enough to carry them through for each month. They said they struggled to find people nearby who could take care of their children after school while they were at work. Not being able to afford crèche fees or after school care they had often left their children in the care of their parents, neighbours and other family relatives. Working full time proved to be tough because the pay was too low, the hour's too long and the job really demanding. They did not even have the time to play with their children.

Mandy M and Merl N were struggling to survive, barely making ends meet and found it difficult to cope with the growing needs of their children. They said they felt guilty, hurt, depressed and hopeless at the time. They saw opening a small business as the only way out of their desperate and stressful situations. So they decided to go ahead and open up

their own home-based businesses. The reason being that being a single mother was not easy for them financially and emotionally. They needed independence, flexibility and a steady income all at the same time. Their businesses helped them achieve exactly that. Mandy M believes that having her own business allows her to decide what she wants and when she wants it. She also has the opportunity to raise her children the way she best thinks possible because she now works from home which ultimately gave her the flexibility and empowerment she needed.

Merl N, the hairdressing salon owner, said deciding to open her business from home was the best decision she made after her divorce. It offered her the chance of survival, financial freedom, flexibility and the peace of mind of financial security for her and her child. They were tired of always having to ask or rely on people for help, especially their family. People already had enough of their own problems to see to. She felt embarrassed and did not want to be a burden to anyone. Merl N had a desire to be a good role model to her son by showing him that no matter what life throws at you; you can always bounce back and reclaim your life or even a better one. The business enriched and empowered both her son's and her life at a time when they needed it the most.

4.6 Desire to give children everything of the best

Responsibility suggests mission in life (Hall, 1990: 79). This is why most parents want to give their children the best in life, with regards to support, material things and the best in everything that life has to offer.

Many of the Indian businesswomen interviewed wanted to have enough money to give their children everything they needed in life. Nowadays children expect, have and want everything. Pricilla D, who owns a dressmaking business really wanted to give her children everything of the best. She wants to give them the things she never had when she was a child, not only food and shelter.

The fact is though that Prema P wanted to give her children everything of the best in life and that unfortunately required extra money, so that is one of the reasons that Prema P decided to open her own florist business from home. She wanted to make enough money so she could give her children a good and comfortable life. When she was a child, she remembers how her parents struggled to buy them clothing and toys. She and her siblings were only allowed to get one pair of new shoes a year. Those shoes had to be used for school, outings and at home. This is why she wanted her children to get the best because she knew what it felt like to not have the best.

Today children want the latest toys, branded clothing, expensive TV games and the latest technological gadgets. They even need cell phones, something the majority of the informants had not even heard of when they were younger. They also need their privacy especially if they are growing teenagers. This often means they need their own rooms. In order to cater for all children's needs, one requires money and probably a lot of it too. Many of the Indian businesswomen, who were mothers as well, had felt that it was necessary to send their children to the best of schools in order for them to receive the best quality of education and a good start in academic life. Many of the women had great

desires to provide everything of the best to their children without spoiling them too much. In order for them to have given their children the best in life, they realised they needed to make extra money doing something they loved or to find full-time employment. They opted to open small businesses from home that would generate enough income so as to make it possible for them to give their children what they needed to succeed in life.

The majority of these women had decided to open up home-based businesses because they had their children's best interests in mind at the time. They dreamed of being able to provide more than just shelter and food for their children. It was up to them to do something to make their dreams and desires a reality, thus they ventures into small business. Many mothers felt that it would hurt to see their children suffer for want of something and they did not want them to feel unloved or left out. These Indian women's home-based businesses have helped them do just that and so much more in their lives.

4.7 Supporting extended family members

Naturally, many women possess a need to want to always help or 'be of assistance' to anyone who needs the help. Be it a friend, a family member or even a stranger, women are naturally inclined to want to help or make things better.

A few Indian businesswomen felt that they had to do something to bring in more household income because of the cost of the constant care that was needed to take care of other family members other than their nuclear families. Many Indian families have

extended family members living with them who need to be supported and cared for. They also have family members who are not living with them but also require financial help.

Shirley M the owner of the ribbon motif business and her husband experienced a financial setback when her mother-in-law needed to stay with them full-time. Her mother-in-law had become extremely sickly and too old to care for herself because she was suffering from mild bouts of depression and memory loss. It was the possible costs of turning a room in their house into an appropriate room for her mother-in-law and the possible future costs of taking care of her too that also helped influence Shirley M to open up her own business, among other reasons as well. Indeed, she said the money generated from her business was a tremendous help when it came to taking care of her mother-in-law, who since has sadly passed on. Expensive medicines, special foods and other important things had to be purchased for the care of her mother-in-law. Without her business, Shirley M felt that her husband's income was not enough for them to be able to provide for the needs of their nuclear family as well as their extended family members needs.

Caring for or supporting extended family members not only require extra care but extra money as well. The women who did have to support extended family members provided care not only for in-laws but for elderly parents who were retired, sickly or old. They also cared for nieces and nephews who needed a place to stay at while they were completing their tertiary studies. Their homes were far from the educational institutions and thus being able to stay with a relative who lived closer made travelling easier for them.

Supporting extra family members can cause some financial strain if not catered for or if it is unplanned. Extra income in the household becomes an urgent need and a tremendous help. It is financially difficult to cater for every individual's needs in the family. Supporting and taking care of one family is difficult enough nowadays, but supporting other family members definitely requires extra finance. Financially it was and is difficult to do everything for everyone. Opening up home-based businesses have enabled a few of these Indian businesswomen to give their families the support they needed. They are now able to wash their clothes, provide them with the food they need, drive them around and buy them what they need without experiencing too much of a financial constraint.

4.8 A rent-free business means more profits

Hall (1990) strongly believes that women must seek new opportunities and options, by doing things differently. When people mention the title business owner or entrepreneur, one thinks of extremely wealthy people, large corporations, big businesses and premises. That is why it is hard for people to refer to small business owners, let alone small home-based business owners as entrepreneurs. The reason being is that we often associate entrepreneurship with being big, globalised and an extremely popular brand of something or someone.

The Indian businesswomen of Shallcross who own small home-based businesses have taken on entrepreneurship and business creation in a whole different form. They do not have big business premises or big companies but instead have small businesses which are

operated and managed from their homes. Their businesses are either run from a spare or vacant room in the home or from a garage or outdoor building in the yard. Garages are either double rooms, so one room or both are usually converted into a business premise. Outdoor buildings which usually serve as tenant's quarters are also converted into proper business quarters. These business 'spaces' may seem small in theory but actually have ideal and adequate enough space to manage and conduct a small business. These 'spaces' have proper ventilation, is large enough, and within easy access to the home and for the customers.

All of my informants said that because running a business from home was rent free and allowed for reasonable and affordable set up, it was their number one reason for wanting to open up home-based businesses. A rent free business was the biggest start up motivation for these Indian businesswomen. Shirley M, the ribbon motif business owner had tried both the rent free and then the rent option of conducting business. She first started her business from home but because it became so successful she thought it was time to move into a bigger premise in a shopping mall. It proved to be the mistake of her life. Not only did she have to adjust the type of her actual business to suit the needs of her new customers but she also had to pay a large rent at the end of every month. She said it proved to be a total disaster and that whatever profits she was making went towards paying the rent. Shirley M eventually had to sell the shop and the goods inside simply because the rent was too high and it was taking too long to see any profits. She then returned to her business at home, recovered and went back to doing what she used to, paid no rent and was making more profits than she ever did see when she was renting at

the mall. It was an unfortunate mistake in her life but she vowed not to rent a shop again. Instead running her business from home was working extremely well for her.

Managing a small business from a shop, a business complex or from a shopping mall can be anything but cheap. It is expensive to rent and maintain. It also requires the owner of the business to pay a rent or levy every month which can run into thousands. Shirley M was paying a rent of approximately R9 770 in the year 2000 when she had rented a small shop to conduct her business from. Today one can expect that figure to have almost doubled if not tripled. The rent being so high can make it almost impossible for a small business owner to take home any profits at the end of the month. Unless it is a big business or an extremely popular franchise, small home-based businesses are not likely to make more profits because of a lack of recognition, status and establishment age of business.

The majority of the informants claimed that they did not have the money available to set up shop and run a business from a bigger premise outside of their homes. When they decided to venture into small business, they knew they would do it from home because it was rent free. That meant that they would not have to make profits to pay someone else their hard earned money. Besides a home-based business being rent free, it is also ideal for small businesses in term of ideal space and flow of customers. Small businesses usually rely on a set amount of regular loyal customers depending on the business type. They have their good business days and bad days, like any other business. Plus set up costs are ideally low and sometimes household furniture is temporarily used in the

business when starting. They felt renting was unnecessary at the time unless they had a big business, which they did not. Bigger businesses will find it more appropriate to rent a premise because they can afford the rent due to their size and capital outlay.

Along with the bonus of a home-based business being rent free comes other pros. Mandy M, who owns a printing business from home had peace of mind knowing that she can keep a watchful eye on her business at all times. Mandy said she felt that having the business at home allowed her to give her business the attention that was needed in order for it to run successfully and smoothly. Starting home-based businesses because it was rent free was the main reason as to why these women went into business. However, it is evident that they also truly believe that their businesses are in an ideal location for themselves, the business itself and their customers.

Chapter Five: Personal Reasons

5.1 The desire for greater independence

Many Indian women have chosen to venture into small business because it was their initial lack of financial freedom and subordination that brought about their dependency on other people. These Indian businesswomen had a desire to be free from dependency on others when they were in need of something. They wanted to be their own boss, they wanted to create their own destinies and they wanted to do what they really desired by creating their own identities and not what other people thought they should be.

Many Indian women have been and still are subordinated by their husbands, families and society. Most of the informants expressed a desire to want to be decision-makers in their homes. They wanted to be able to make decisions in the home along with their husbands. However, because they were earning meagre salaries at the time or were housewives they felt that they had no say in any matter. If they did have an opinion they said they felt like it never mattered. Mandy M said she was tired of working hard in the home and never feeling like her opinions were important. She said she wanted to have a say in the running of her household which she felt would eventually give her some sort of serious authority. Many of the women said that they had a need to feel independent and important. They did not want to feel reliant, needy or subordinate any longer. This is one of the major reasons why they decided to open up their own businesses. They considered it a small yet powerful way forward to achieve the independence they so desperately sought.

Independence does not just mean being free or the individual you want to be. It can also mean a freedom like financial freedom. The main reasons that these Indian women opened up small home-based businesses was because they and their families needed extra money or because it would be rent free. However, besides the need to make extra money to help their families and households, these women desired their own financial freedom. With financial freedom came their independence. In order for them to have achieved financial freedom they decided to take action in their own different and unique ways. Shirley M said that she just wanted to be able to make her own money and then spend it whichever way she pleased. She was also tired and frustrated at always having to wait for her husband to give her the monthly allowance for the household. The allowance covered all household needs but at the end, there was little or nothing left over for her to spend on something she wanted for herself. She said it was frustrating for her to have to wait and ask her husband for money, especially for something that she really wanted. Some other informants felt guilty to ask and waited for money to spend on themselves because there were always more urgent household needs. Therefore more than half the informants felt that they had to open up their own businesses so that they could make their own money instead of having to rely on others. Generating their own income allowed them to make decisions about how they would spend or use it.

Having limited education and no professional qualifications meant that these women felt very dependent on their husbands or families for advice, money or even encouragement. With the achievement of independence came upliftment and a sense of pride. A few of the businesswomen interviewed said that they wanted to feel worthy of themselves and important. Not being properly or fully educated many felt useless or unworthy. Savvy G,

the Indian clothing boutique owner, wanted to open a business so she could prove to herself that she was important, intelligent and worthy. She wanted her independence to make her feel uplifted and opening her business made that possible. Another informant, Rosha N knew that if she became an independent woman, her independence would make a positive difference and have an impact on her daughters and other Indian women too. These Indian businesswomen have not only gained their independence from opening up small home-based businesses but they also began to feel worthier, uplifted and important in the process.

Some of my informants were middle aged or retired and not employed at the time when they decided they had to do something to get over the boredom they were feeling at home doing nothing. Tangee N, a retired school teacher said one of the many reasons that she had decided to open her ice-cream business was because firstly she was lonely after the death of her husband. Secondly, she was retired and scared of future financial security. Thirdly her children had all moved out of the house due to various reasons and so she was bored and had too much spare time on her hands. So she decided to open up her ice-cream shop from home. She sells ice-cream to the public at factory prices and has three workers who also sell them for her from ice-cream vehicles. Tangee N said she had to open the business to make extra money and to do something useful with all that extra time on her hands. For many of these Indian businesswomen, opening up small home-based businesses allowed them to do something worthwhile with their spare time and that in turn empowered them to beat boredom.

5.2 Increased flexibility

Today many women want to balance work and personal life in a way that does not jeopardise their or their family's happiness. Work life can often be very demanding and restrictive because it requires a lot of attention in a women's life. Therefore it becomes difficult to keep a perfect balance between work and personal life. Three of the informants who had full time before opening up their businesses said that work was very demanding at most times. They found that they were spending much of their quality time at work than at home. Tangee N, the retired school teacher, said that work was always tiring and she never found the time to do what she really wanted. There was no spare time in the day to even read a book because she had to bring her work home and complete it. The two other informants said that work life definitely received more attention from them than their family or personal life. Work life seemed to encompass them most of the day.

These Indian businesswomen claimed that when they worked, they used to come home exhausted, stressed out and continually pressed for time to do household chores, supervise children's homework and cook. Work often meant later hours as well. They used to come home after 5pm for various reasons. Merl N, a salon owner, remembered coming home after 6pm almost every day of the week because of late night customers who used to miss their appointments at the salon. Now that she has her own salon and two other trainee hairdressers working for her, she now has the option to close the salon or leave at any time convenient for her. The home-based business allows for a flexible work schedule so that everything can be done at allocated times. The times therefore suit

the business owner. Not only has the home-based business given these women the freedom to choose what time they decide to open or close but it has also given them peace of mind. They do not have to worry about coming home late. They can now cook, clean and see to the needs of their children and family whenever they need to.

Although these Indian businesswomen now have more time and flexible schedules to do the things they want whenever they want, they still embrace their multiple roles as mothers, wives and businesswomen. Opening their businesses meant that they could have the option to pay attention to every aspect in their lives accordingly. Flexibility was another reason these Indian businesswomen had for wanting to open up small home-based businesses. Having the business from home, gave them the opportunity to multitask and assume their multiple roles without feeling guilty or exhausted at the end of the day. Merl N said that she used to feel extremely guilty for coming home late because her child was not getting the attention he needed from her. Not only was she a single mother but also a working mother and that was hard on her child. Now that she runs her own business from home, it is still working hours but she now has the time to leave when she wants to give her child the attention he deserves. She said she can pop in and out of the house as she pleases. These Indian businesswomen's husbands, children and families now receive the attention they never got when they working full time away from home. Having a home based business allows these women to take care of their children and supervise their homework, pick them up or drop them off to school while working. This saves them from having to pay for crèche or after school care fees. Not only do they have

time to take care of their children but they also have the option to be flexible about every aspect in their lives including cooking and cleaning.

Opening up home-based businesses gave these women the flexibility they needed. It gave them the option and freedom to go about their days as they pleased. Working outside the home full-time used to frustrate them because work was demanded most of their time and attention. Now that they own their home-based businesses, they have the time to take holidays, fulfil personal or family desires and needs, help other people and lead a life that is less stressful than before when they working. They can do as they please without judgement while managing their businesses. With their businesses there are fewer time constraints, restrictions or limitations when it comes to flexible daily schedules.

5.3 To provide a service for the community

The Indian businesswomen of Shallcross also had a desire to open home-based businesses so as to provide a service for their community. The thought of being able to do that for other women gave them a great sense of joy and a feeling of achievement. Doing something for a community of other women like them made them feel proud that they were helping others.

Apart from wanting to open a home-based business so as to provide a service for their community, there were other interrelated reasons for wanting to do something for the community and other women. From many first hand experiences, these women said that

they knew how hard it used to be to find a good hairdressing salon or dressmaker etc in Shallcross that they make use of often. Rosha N, also a salon owner said that it was very hard to find a good reliable service in the area, especially for women. They themselves had to travel quite far into the city to get their hair done. That was one of the main reasons she had for wanting to open up her own salon. She realised there was a gap in the market. The women of Shallcross needed things like salons and so these Indian businesswomen have provided a good service to their community.

While providing a service for the community, they also provided a service for themselves as well. Merl N, said did not want women to travel so far just to get their hair done. She realised they would not have to travel so far if the same excellent quality of hair care service was offered in the area. In addition, Merl N's prices are affordable and competitive and significantly lower than the bigger salons in the major shopping malls. Thus these women have and are still providing a good reliable service to their communities.

These Indian businesswomen have opened up home-based businesses because they felt a need to provide a service for their community. They get the business from their loyal customers while in return the customers get a good, reliable and honest service. It as an exchange process between the women and their community that makes the community thrive and survive. Therefore the Indian businesswomen of Shallcross have succeeded in being able to provide a service for their community by opening up small home-based businesses.

5.4 Talent and creativity put to good use

Many of the Indian businesswomen started their own home-based businesses because they wanted to put their talents to good use and make a profit out of it. They did not want to see their talent wasted when it can be used to benefit so many people in many different ways. These women's characteristics and special talents have enriched the quality of life in their communities and their families. Shirley M, the ribbon motif owner, said she believed her talent was God's gift to her. These women have honoured their ideas and creativeness by putting their skills to good use through business.

The women who used their talents as one of the deciding factors to open their businesses said that it was their families, friends or husbands that encouraged them continually to put their talents and creativity to good use. Prema P used to arrange flowers at home during her spare time as a hobby. She loved working with flowers and it was her family who kept encouraging her to open a florist business from home. Ever since opening her business, she has had no regrets. She now loves doing what she knows best.

A few of the women said they had learnt their trades or got their talents from their mothers or fathers. Fatima K, the cook, had learnt how to cook from her father and so perfected the trade through practice. Except for Fatima K, the other women's parents were not fortunate enough to profit from their talents or put it to good use. That is the reason why these businesswomen decided to put their talents to good use by opening up their own home-based businesses. A few other women like the salon owners, had further

developed their natural talents and love for hair care by completing short practical courses designed for small business creation.

Two of the women, one a salon owner and the other a dressmaker had worked as interns after they got married. They did that to gain experience and develop their talents. They then decided to open their businesses from home and manage it on their own. A few other informants were not so fortunate as to complete courses or work as interns. Having limited education, their creativity and talents was all they had at the time. Thus they decided to use it constructively by opening up their businesses from home as well. They did and now they run successful small businesses from home that they started out of pure creativity.

One of the informants Shirley M said she did not have the money to further develop her talents or study something completely new. Thus making use of raw talent and creativity uses up or requires less energy, time and money spent on learning something completely new from the beginning. Their talents were natural and it was what they excelled in or what they knew best thus it was easier for them to venture into business. They already knew what was needed in terms of products and the costs of materials because they were good at it. Today, many of these women's home-based businesses have become very successful ventures and it was created simply out of raw talent and pure creativity.

5.5 The need for self-employment

Many of the women saw no signs for future development or advancement at work or they couldn't find employment elsewhere so they decided to take on a completely different new venture like business creation. Some of the informants who had worked previously before owning their own businesses said that they had decided to go into small business because they were frustrated with their jobs at the time. They were tired of working for someone else and wanted to be their own bosses. Some felt that they were investing too much of their energy, time and attention to their work and it was not paying off. The salon owner Merl N could not see herself working in the same position all her life for someone else. She wanted to use her talent and time by opening her own salon from home to make the money she felt she deserved making. These Indian women decided to open their own home based businesses because they were not happy with their jobs at the time or they felt they could make more money on their own.

Shirley M used to work as a sales assistant in a retail store and left her work a few years after she got married. She said her salary was too low and was never enough to do the things she wanted to. To add to the frustrations of work, the hours were too long for so little money and in order to get a raise or promotion she would have had to work several years or longer to even see the possibility of it. She said that there were little or no bonuses at the end of the year and that was always depressing. Shirley M left work and decided to open her own small business because working for someone else and being stuck in a dead end job was not what she wanted in the long term.

Everyone is aware of the fact that getting a promotion at work can take several or more years. Not only is it frustrating but for many women it is a matter of gender preference and waiting lists. Mandy M who also worked for someone else before she opened her printing business said that she worked just as or even harder than most of the men at her workplace but they still seemed to get first preference when it came to promotions or salary increases. Besides having the desire to get a promotion, the actual process of getting promoted is a long one. It rarely happens overnight. These Indian businesswomen grew tired of having to wait for more money, bonuses and promotions so they left work to pursue the salaries they thought they deserved and wanted.

Pricilla G, who now owns her own dressmaking business from home, said she had been put on short time or casual hours at the clothing factory where she worked because they were overstaffed. Her salary was poor and then to be put on short time only meant a further reduction in her salary. She said she felt like she was working for nothing. It was then that she told her husband she wanted to open up her own small dressmaking business from home. Pricilla G now makes clothing for other small retail stores and she offers her dressmaking services to the community when she is not swamped with orders from stores. Work was becoming increasingly frustrating and therefore Pricilla G decided to put her talents to full time use in her own business from home.

Another major reason for leaving work to pursue their own businesses were the long hours. Long hours meant that they were getting home too late. Shirley M had three children by the time she was thinking about leaving work. She said her husband used to

pick her up from work whenever he could but most of the time she used to take two buses to get home. She hated having to worry her husband but when she took the bus home she arrived home after 6pm. Her children then had to be picked up from her mother's house, then fed, bathed and helped with their homework. She found the time constraints extremely frustrating and stressful. Not only did she not have enough time for her children and husband but she could not find the time to do things for herself. By the time the weekend approached and depending on her days off, all she wanted to do was sleep from sheer exhaustion.

These Indian women became weary of dealing with the frustrations of work life outside the home. Thus they finally decided to leave work to be their own bosses. They now are their own bosses and they get to decide how much they are worth.

5.6 Opportunities for home-based businesses

These Indian businesswomen have all claimed to have seen opportunities and thus seized it. They turned their ideas or opportunities into action when they opened up home-based businesses. All of the women informants said that they either saw a gap in the market for their goods or a need for their services. The opportunity was out there and they seized it by venturing into small business creation.

Savvy G, who owns an Indian clothing boutique from her home believes that they had the opportunities their mothers or grandmothers never had in their lives. Now

opportunities are plentiful and it presents itself everywhere. Despite South Africa's high unemployment rates, there are still opportunities for individuals to do something constructive with their lives. They can do that by starting off small in business. Thus women must be prepared to accept challenges with good attitudes and then rearrange their lives in positive ways.

These Indian businesswomen saw an opportunity and grabbed hold of it in the form of small home-based businesses. In Shallcross there are many informal settlements in and around the area. They are also commonly referred to as 'jondols' locally. There are jondols near almost every district in Shallcross. The people from these informal settlements live in shaky man-made structures called 'shacks'. They live under very poor conditions and are definitely classified as living at the lower end of the social ladder and in poverty.

Sharon N owns a spaza shop which is like a small tuck shop from home. She and her family reside nearby a local informal settlement. She saw an opportunity that could be turned into a small profitable business immediately. So she decided to open up a small spaza shop from inside her home. Her back door and gate allows for easy and safe access for both customers and herself to conduct daily business. Sharon N, said that she knew that the people from the informal settlement were poor and so they found it difficult to travel far to buy what they needed. So she opened the tuck shop and made the service available to them 7 days a week for longer hours. She closes her business at approximately 8pm just before the family gets ready for bed. Not only can they buy from

her spaza shop after usual business trading hours but she also sells her goods at very competitive prices. Instead of the people from the informal settlements having to travel far to buy basic necessities, they buy it from Sharon N's spaza shop. Sharon N also allows them to buy on credit and then they pay her back at the end of the month or when they get paid. She keeps a book where she records how much certain people owe her. Her business supplies the people of the informal settlement with basic necessities like ice, chicken fat, milk, bread and sugar among other things. Like the rest of the informants, Sharon N saw an excellent opportunity and therefore decided to open up a small home-based business.

Sharon N's home-based business and the other women's businesses started out of an idea in which they saw an opportunity which had existed. Her spaza shop responded well with the people of the informal settlement who needed it. She provides a service to that informal community. Not only did it make their lives easier but they then told other people about Sharon N's shop and so her small business started to thrive and still thrives today.

5.7 For peace of mind

The majority of the informants said that they felt their businesses were safer at home and that they felt more comfortable conducting business from home. Many of the Indian businesswomen thought that their businesses would be much safer at home than in a shopping mall perhaps. The women did however admit that they knew that nothing is

ever safe and that having a business in general had required them to acknowledge safety issues.

Mandy M who owns the printing business wanted to open her business from home because she felt she could always keep a watchful eye on any potential robberies or her workers. The business being at home allows her to watch her workers closely because she is always working alongside them as well. It also gives her peace of mind because she is alert all the time.

Besides the businesswomen being able to keep a watchful eye on their own businesses, they said also knew that if they opened home-based businesses, there would always be other people who keep a watchful eye. There is always someone at home or in the actual business who can keep watch like fellow workers. Merl N, a salon owner said that she had employed one hairdresser in particular whom she trusted very well. That hairdresser manages the salon and makes sure everything runs smoothly when Merl N is away. Besides workers, there are also family members living at home who are constantly around the home and alert. In a way they are also watching out for their own safety as well as the businesses.

Shallcross is a very close knit community so the residents are surrounded by family, neighbours and friends all living in the same area. Pricilla G, the dressmaker, said she opened her business from home because she felt safer and she knew that if anything went wrong her neighbours or family would help her. Her neighbours are extremely helpful

and supportive. They all help one another in times of need or crisis. Running a small business from home gave these women peace of mind and it made them comfortable in being able to run their own businesses. The thought of opening a business from home gave them the peace of mind they envisioned when they were deciding to venture into business.

Opening a home-based business gave the women a sense of security. They feared being robbed, held up or killed in a shopping mall. However, what about peace of mind over the possible success of the business? Shirley M's mind was put at ease because she knew that if she opened a home-based business and it did not prosper, she could close it down immediately with no major regrets or setbacks. The reason being, a home-based business starts off small which means the start up costs are relatively low. Although these home-based businesses are small, they can be very profitable but in comparison to having a bigger business, the losses will be much smaller if it had to be terminated. If a big business had to close down, it has to be prepared to deal with greater losses. Small home-based businesses can probably recover faster financially than bigger businesses. Although a substantial amount of money is needed for start up costs, it rarely amounts to hundreds of thousands or millions of rands. Investment capital is substantial yet favourable in comparison to bigger businesses.

Women naturally fear a lot of things and these Indian women wanted to open home-based businesses for a number of safety reasons. Opening home-based businesses have given them peace of mind over some security issues both physically and financially.

5.8 The desire to be role models

Many of the women interviewed said that one of the reasons why they opened their home-based businesses was because they had wanted to be like their role models who were successful empowered women. There were other women on their lives who had encouraged them to go ahead and pursue their dreams. Prema P, the florist owner, said that she admired her boss who was also a florist and a woman. It was her boss's winning attitude and strong business skills and passionate love for flowers that had also encouraged her to venture out on her own by opening her own florist business from home. Other successful women tend to become role models to women who also desire to be just as successful.

Role models are people we often want to be like, look up to or admire. However there are also other people who are not necessarily powerful yet they encourage people to live a life completely different to theirs. As cruel as it may appear many of the informants said that they were empowered to open their own businesses because of the history of past life experienced by Indian women in general. Women like their mothers, aunts and grandmothers. These Indian businesswomen have known that their mothers and grandmothers were subjected to subordination almost all their lives. Their mothers were enslaved in the kitchen or only assumed responsibility over household chores. This type of subordination thus strengthened them and gave them the courage they needed to defy traditional subordination by opening their own businesses. Merl N knew she definitely did not want a life like her mothers. She opened her business so she would have a life of

freedom and independence. Her mother's life was a true and living testament for what she did not want in her life- subordination and dependence. Their mothers and grandmothers were role models in the sense that they showed and encouraged their daughters not to live their lives like the way they did in the past.

Their mothers, grandmothers and Indian women's hardships, struggles and history of subordination encouraged in them the desire to want to be role models to their children especially their daughters, the community and other women. They wanted to teach their children how to be independent and successful. Some wanted to teach their children what their mothers did not teach them like how to say no to subordination and disempowerment in their lives. Shirley M desperately wanted to be a good role model to her children, especially her daughters because she knew from first hand experience what it felt like to be dependent. She wanted to teach her children by opening her own business, so that they too can do anything they put their minds to. It was a matter of wanting to do something great with your life that you love doing. Mandy M had wanted to teach her children that an Indian woman can do anything she wanted to and that it did not have to be cooking and cleaning only. Savvy G wanted her children to see their mother generating her own income. By opening her own business, as a role model she wanted to teach her children that being independent gives you the freedom to decide exactly what you want in life. One other informant Pricilla G wanted to be a role model to her children firstly by them being able to witness how their mother made her own goals a reality. Secondly she wanted to encourage them to follow their dreams no matter what and not to procrastinate.

Besides just wanting to open home-based businesses for financial reasons, these Indian women also had personal reasons like wanting to be role models to their children, communities and other Indian women. Not only do they have successful home-based businesses but they continue to be role models to other women by simply being successful, independent Indian businesswomen.

CONCLUSION

Traditionally, Indian women have always lived their lives being controlled by traditional or cultural systems of dominance. They were subjected to sub-ordinance, oppression and unemployment. Women's work was generally confined to domestic chores and taking care of their children. Today in contemporary Indian society, with the emancipation of women, there has been an increase in the number of Indian women who have entered the workplace and now it seems that many Indian women consider entrepreneurship to be an ideal or attractive option. This study set out to explore some of the many reasons for Indian women's involvement in small home-based businesses in Shallcross, Durban and why they decided to venture into the world of business.

The literature survey conducted during the course of this study revealed that there was a gap in research with regards to Indian women entrepreneurs. Most of the research found focussed on women involved in big business and women in senior management positions in larger corporations. Thus any literature found on Indian women in general had to be made use of, taking into account the gap in research concerning Indian women in small business. The other limitation, though not hindering to the study, was that only small 'home-based' businesses were used in the study. It would have proven more interesting to include some of the bigger businesses owned by Indian women in the study. The literature that was reviewed for this study helped me get a general idea of the situation of female entrepreneurs in South Africa, reasons why females choose entrepreneurship in

general and the background and contemporary history of Indian women's lives in South Africa.

Today Indian women entrepreneurs are said to be independent, self-reliant and financially independent. They are proud to have new identities other than being someone's wife or mother. The research data indicated that many Indian women are involved in small home-based businesses for a number of different reasons. The major reasons are financial reasons. They venture into small business because of poverty, a lack of income, modern life being too expensive, being a single parent, a desire to provide their children with everything of the best in life, a need for extra income to support other family members and having a home-based business means they do not have to pay a rent. There were also personal and human reasons like the desire for greater independence and increased flexibility. These Indian women also wanted to provide a service for their community. They also felt a need to make good use of their talents and creativity and saw that small business would prove to be a great opening for putting their skills to good use. Others were frustrated with work and that is why they saw entrepreneurship as another option. A few of the Indian women decided to make the best out of opportunities that came their way. They then turned opportunities into small profitable home-based businesses. Lastly, many women wanted peace of mind with regards to security and finances while some expressed a desire to be great role models to their children and other women.

This study will add value to future research done on Indian business women who are involved in small business ventures. For future research it is suggested that more

extensive studies need to focus on Indian women as a minority yet important group of people in South Africa. The gap in literature concerning Indian female small business owners and the increasing expansion of women into entrepreneurship provides scope for further investigation and research into this area.

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APPENDIX A

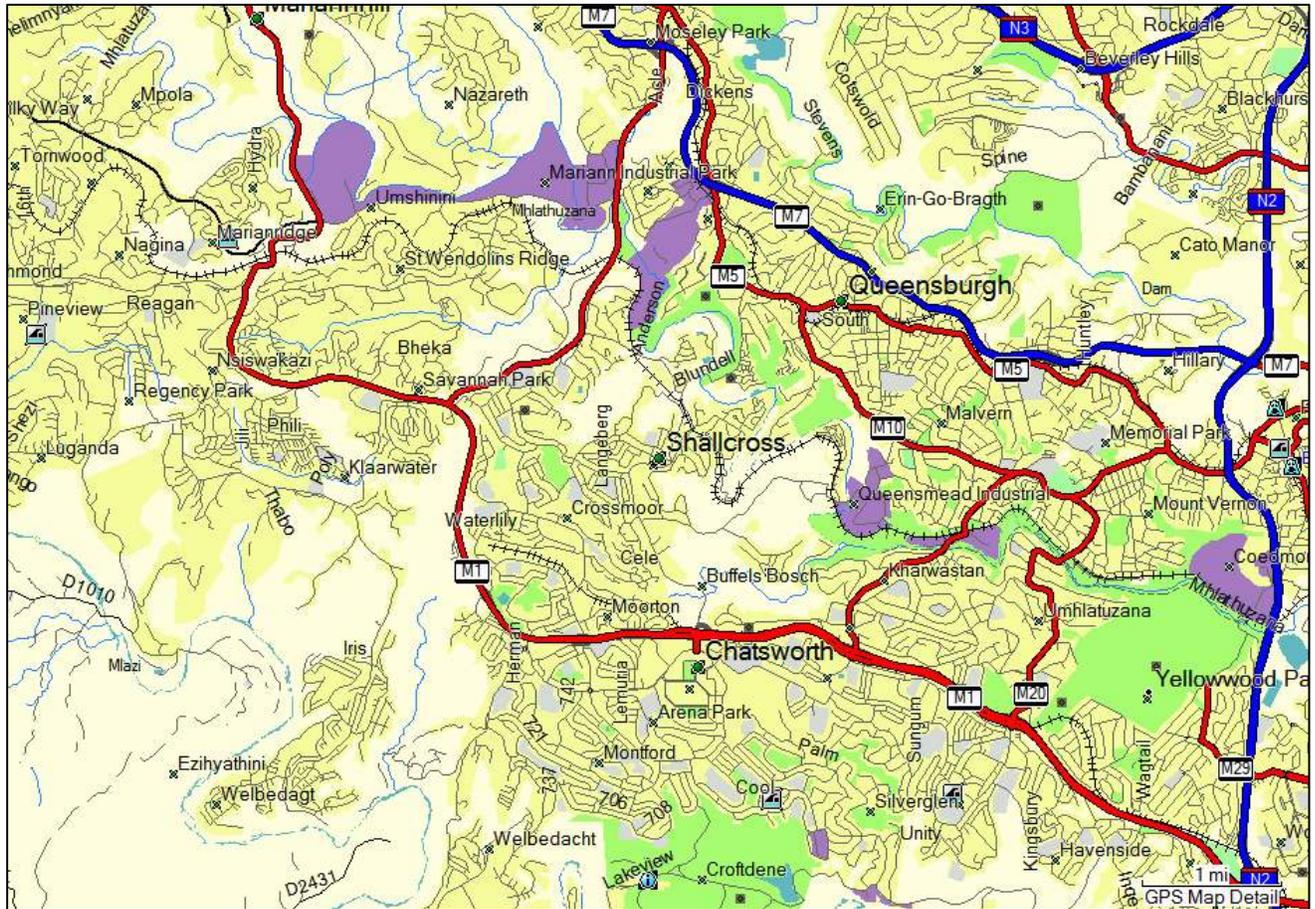
MAP 1



A map showing Durban in the KwaZulu-Natal province (KZN)

APPENDIX B

MAP 2



A detailed map of Shallcross, Durban

APPENDIX C



The garage seen in the distance has been turned into a dressmaking business



The dressmaking business inside the garage complete with sewing machines and necessary equipment



A worker inside the garage sewing together a garment



An outdoor building outside the home used for business



A signpost outside the home displaying the name of the home business



A florist business run from home



A sign placed inside the gate of a home, displaying the type of home-based business



An ice-cream business being run from home